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Duluth rises out of its coffin to prey on area bars!

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Check out the Rec Sports standings!



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T H E U M D

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Duluth, Minnesota

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Statesman

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S.A. head Andy Santi resigns

Amy J. Carroll
News Editor

After more than a year at the head of the UMD Student Association, SA President Andy Santi has resigned.

Santi announced his resignation in a memo to SA members on Tuesday. He wrote, that "for the past three years, I have given a large part of myself to this organization. I now need to give some time to myself. I feel that I need to get everything in order for my successful graduation."

"I'm very happy with what I did in S.A. I tried my best to represent students, staff and faculty."

-Andy Santi

Santi said he left for personal reasons -- primarily to take time to be a student and to be seen in a different light, not as student body president.

"I'm graduating after Spring Quarter and I need a change. There's a lot going on in my life, and I decided to drop one of my activities. Stu-

dent Association was it."

The resignation, which takes effect at the end of Fall Quarter, came as a surprise to the other members of Student Association.

"We're shocked," agreed Amy Biren, Tim Allison and Mark Nadeau.

"Andy wanted some time to enjoy his last year in school. That's understandable with such a demanding job," Nadeau said.

Allison said, "We'll be missing a good leader, but leaving is a decision only he can make."

Santi said he is still very interested in what goes on at UMD, but no longer wants to deal with things as the student body president.

"I loved working with the Student Association. It was the best experience I've had here at UMD," Santi said.

He said he plans to follow through on some of the projects he started, such as working with Nick Whelihan, director of Student Financial Aid, in speeding up the financial aid process.

Santi said he might stay on one or more of the SA committees that he is involved with, and he will continue working at his part-time job as well.

Student Association will

Santi to 5A



Eerie

It's that scary-yet-fun Halloween time of year again, and the Main Street Store window display is in the right "spirit" of things. For more on what's going on this Halloween, see Arts and Entertainment, page 8A.

Photo • Chad Hendrie

Fedo and Kelly debate held in Kirby *Election Tuesday to choose city mayor*

Ron Nelson
Staff Writer

At the political forum Monday in Kirby Lounge, mayoral candidates John Fedo and Marsha Kelly answered questions from students and stated their plans for Duluth and for UMD.

Mayor John Fedo talked about what he has done for the school and his working with the student body on projects, and challenger Marsha Kelly talked of her work with the UMD alumni.

In her introductory statement, Kelly gave some statistics to back her claim

that the economy is not as booming as Fedo said. Kelly stated that 5,000 jobs have been lost, almost 20 percent of business activity is gone, more than 8,000 people have left Duluth, and the welfare caseload for south St. Louis County has increased 44 percent since 1982.

Kelly said planning is necessary to reach the goals set by committees, and that there should be qualified members that specialize in various areas.

She added that the Business Development Office should focus more on small businesses, which would en-

courage stable long-term business relationships.

But Kelly's main point during the hour-long forum was the Fedo administration's loss of credibility with the council, with the state legislature and with the people of Duluth regarding the \$13,500 the mayor spent buying information about a proposed convention center for the city.

The present administration was in constant conflict with the council and state legislature and Kelly charged that they would not share information because that would mean sharing the power. According to Kelly, over the past few

weeks, the relationship between Duluth and the legislature has rapidly deteriorated.

"Those of us at UMD are particularly concerned with this relationship, because that's where the bread and butter for the university campus comes from," Kelly said.

But Kelly feels that the bottom line is accountability, whether it is accountability for travel expenses, or for lobbying funds or for anything else.

During John Fedo's opening statement, he emphasized his past accomplishments such as the downtown improvements, the waterfront

plan, the freeway construction, the state-of-the-art paper mill, and the public and private construction. Fedo said that his administration has worked with the community, and that is what created the results.

In any campaign, you can find something that is wrong, Fedo said. But he added that to find out what is right, and build on it, that is what is needed.

"The paper mill didn't just happen because MP&L and Pentair wanted to build a

Debate to 4A

Advisement week is a necessary chore

Rob Gruba
Staff Writer

Registering for classes is one of the chores that students must go through each quarter during their college careers, and this Winter Quarter registration period is no different.

Seeing an advisor is something all students do either to just get their signature or to get help with registering. How does the advisement system work throughout the university? Does the person that is assigned to you know what they are doing?

Jackson Huntley, associate dean of the College of Liberal Arts, and co-chairman of the sub-committee to evaluate the Undergraduate Experience program, explained that each of the colleges in the university run their advisement systems differently.

The College of Liberal Arts has a program called SUM, Students with Undecided Majors. "These students are assigned to a select group of advisors who are known for their excellent advisement skills. They have been trained to help students with undecided majors," Huntley said.

Other freshmen are assigned to advisors in their selected major. Advisement is faculty based and all faculty advise.

Huntley said, "CLA augments faculty advisement with other unique programs."

One example of these programs is the CLA Student Affairs Advisement Group, a program in which three faculty members work with students

who are having academic problems. The advisor helps students with course selection and figuring out academic strategies for achievement and success.

CLA also has the Peer Advisement System, which started last year and will be in full swing Winter Quarter. The program consists of one-on-one peer advisement in which upper classmen help students fill out upper division papers, plan schedules, etc.

Small group advisement is another CLA advisement program. It consists of a group of quality upper division students who have been trained by Huntley in small group leadership.

These small group leaders work with five freshmen each. In this small group setting, they work on human-relation exercises and answer questions such as how registration works or how to change advisors.

The School of Business and Economics has a similar peer advisement system, which started Oct. 16.

The school has eight volunteer peer advisors who hold group and individual meetings where freshmen and sophomores can meet with them for advice.

"The school's advisement system is changing for the better," said Sharon Torrison, assistant to the dean for Student Affairs.

Torrison said that she has requested that more staff be added in SBE for the purpose of advisement.

Freshmen and sophomores are advised out of the Business Administration dean's

office. Those students who are undecided but are interested in business majors are assigned to business faculty advisors.

For those students who have pre-accounting, accounting and undecided majors, advisement is mandatory. Advisement is optional for pre-business and business administration majors.

In the accounting department, all faculty have gone through an advisement training session.

In the College of Science and Engineering, student advisement is done exclusively through faculty, with no peer advisement program. Students are assigned to a faculty member in their designated majors.

One half of the faculty in CSE have been trained in advising students, which started last year. Advisors who work with students with undecided majors are specially trained.

The faculty have a handbook that helps them understand how to advise students. Kathleen Luker, associate professor of Math and Statistics said that she will be writing a new faculty advisement handbook.

All the faculty members in the school advise students. The average numbers of students to advisors in the school is approximately 25-1, although there is one advisor who has 105 students. He teaches half time and advises half time.

Luker said that the school wants the advisors and students to have close relationships.

DON'T FORGET

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in Kirby Rafters
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Opinions expressed in the STATESMAN are not necessarily those of the student body, faculty or the University of Minnesota.

Letters to the editor and guest essays provide a forum for readers. Letters must be typed, double-spaced and be signed with the author's name, year in school, major, and phone number for verification purposes. Non-students should include other identifying information, such as occupation or residency. Anonymous and form letters will not be published. Letters must not exceed 300 words and must be received no later than Monday at 4 p.m. for Thursday publication. The STATESMAN reserves the right to edit obscene and potentially libelous material. All letters become the property of the STATESMAN and will not be returned.

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'Drafted' Swain enters mayoral race

Rob Gruba
Staff Writer

"In order to govern, people have to have trust in their leader. Anyone can be elected, but putting trust in that person is something else," said Shirley Swain, write-in candidate in the Duluth mayoral race.

Swain entered the race Oct. 19, when she heard about all the trouble that the race was having.

Swain said that everywhere she went people would tell her to enter the mayoral race, so she decided that she would enter the contest the only way she could, as a write-in candidate.

"I was drafted by the people. What this city needs is someone that they can trust," Swain said.

She said that by running for mayor she is showing students that an independent citi-

zen can come forward to express his/her views.

Swain explained further how our political process

"What this city needs is someone that they can trust."
-Shirley Swain

works saying that "the power in the U.S. rides on the individual."

If elected, Swain said that she would work to get the city and the university to work as a team, which she said is currently not happening.

"It is critical that they work together," she said.

Swain said that construction on the UMD campus employs local contractors and that is good for the city. Swain would like to see construction

go on year-round.

The economy is another topic that Swain would like to see improve.

Swain said that since the Iron Range is in such poor shape, Duluth must work hard to bring business to the area.

Since there is no money going into the Iron Range's economy, people who live there do not not spend any money in the city, which in turn, hurts Duluth businesses, she said.

Swain is currently administrative assistant to the Vice Chancellor at UMD.

She was born in Fairbault, Minn., and is a single parent with two daughters and a son.

Her community activities include: president of the Duluth Corporate Volunteer Council, Duluth Downtown Development Commission member, Duluth Convention and Visitors Bureau Board

Member, Executive Director of The Depot, Arrowhead Arts Council, and Bayfront Landing/Lake Superior Center Advisory Board.

For coming into this race 42 days after the primary election, Swain has become a strong third candidate. According to a poll taken on Oct. 20 by WDSM-Radio, Swain had 19.9 percent of the voters behind her, 39.5 percent of the voters supported Fedo, 22.1 percent were for Kelly, and 18.5 percent of the voters polled were undecided.

The poll further shows that Fedo's support is split equally between east and west. But Swain's and Kelly's support is mainly in the eastern section of the city.

Other questions asked on the WDSM Oct. 20 poll included:

HOW IS THE MAYORAL CAMPAIGN BEING CONDUCTED? 2 percent of



File Photo

the voters said they felt that the election was being conducted in an excellent manner, 11 percent said it was good, 28 percent said average, and 59 percent said that it was a poor campaign.

ARE THE CANDIDATES FOR MAYOR ADDRESSING THE ISSUES? 42 percent of those polled said yes and 58 percent said no.

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Debate from 1A

plant in Duluth. This plant was built here because of the hard work of a small group of people," said Fedo. "But before that came a number of failures, businesses that didn't start up, or move into Duluth, but persistence was what was behind what you see as results.

"My opponent has told of taking inventory, of planning. But we did that already, and I'm working on that program now," he added. "But the issues at hand are the accomplishments, records and aggressive fighting for jobs, after the election Tuesday -- action, follow through and accomplishment."

During the question and answer session, Fedo remarked on the \$13,500 paid for information on other convention center bids. He said that they were getting the best information that they could buy to get the center. Duluth was starting off behind Minne-

apolis and Bloomington in the center bidding. He said that the council was not supportive of this venture and that the administration was on its own to get the support of the private sector.

"How we did it is being processed through legal channels," he said, "and I plan to take full responsibility."

Kelly responded that information gathering is necessary. But she said that we did not know what the information was that Fedo was buying, because Bloomington and Minneapolis have said that all their information and bids were on public record. Without knowing that information, it is not known if that was a legitimate action.

When Kelly was questioned on Jenio Paulucci's political contributions and what special treatment he might get, she replied that he would not be getting any and added that she didn't owe Paulucci anything and he could expect no more or less than any other developer in Duluth.

But unlike the present ad-

ministration she felt that they would be able to do business, Kelly said.

The point is that this is a local mayoral race, run on local issues, Fedo said. But over 50 percent of Kelly's money came from Jenio and his friends. He then said that it looks like that people from out of the area have a large stake in whether Kelly is elected. Fedo questioned why the locals were not supporting her.

What about the write-in candidate Shirley Swain?

"It is Shirley's right to enter the race. But it is a shame she didn't enter the race when the rest of us did. We've spent the last six months living this campaign, and it seems unfair for Swain to enter so late. But it is her right, and I would not want to deny her that right," Kelly said.

Fedo replied that everyone had a right to be in the race, but the deciding result will be told next Tuesday.

For the concluding statements, Fedo thanked the lecture committee for the



Photo • Vince Stalling



Photo • Vince Stalling

chance to attend and try to answer questions. Kelly said that the college is the con-

science of the area, and to get out and vote.

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Santi from 1A

now have to elect a new president. Biren said the Rules and Elections Committee will decide whether there will be a primary, how much time the candidates will have to file for the position, when the election will be held and other details.

According to Santi, anyone who has 24 or more credits and is registered for eight credits at the time of the election can be elected as student body president. All students are eligible, not just those already involved with SA.

Santi said he will be

around through Spring Quarter to help out whoever is elected president.

"I hope my successor is the best person for the job and wish him or her the best of luck," he said.

Nadeau, vice president of Academic Affairs, will temporarily take over the position between the time of Santi's resignation and the election of the new president.

"I'm very happy with what I did in SA. I tried my best to represent students, staff and faculty. I don't regret it. I learned more doing that than in all my classes combined," Santi said.

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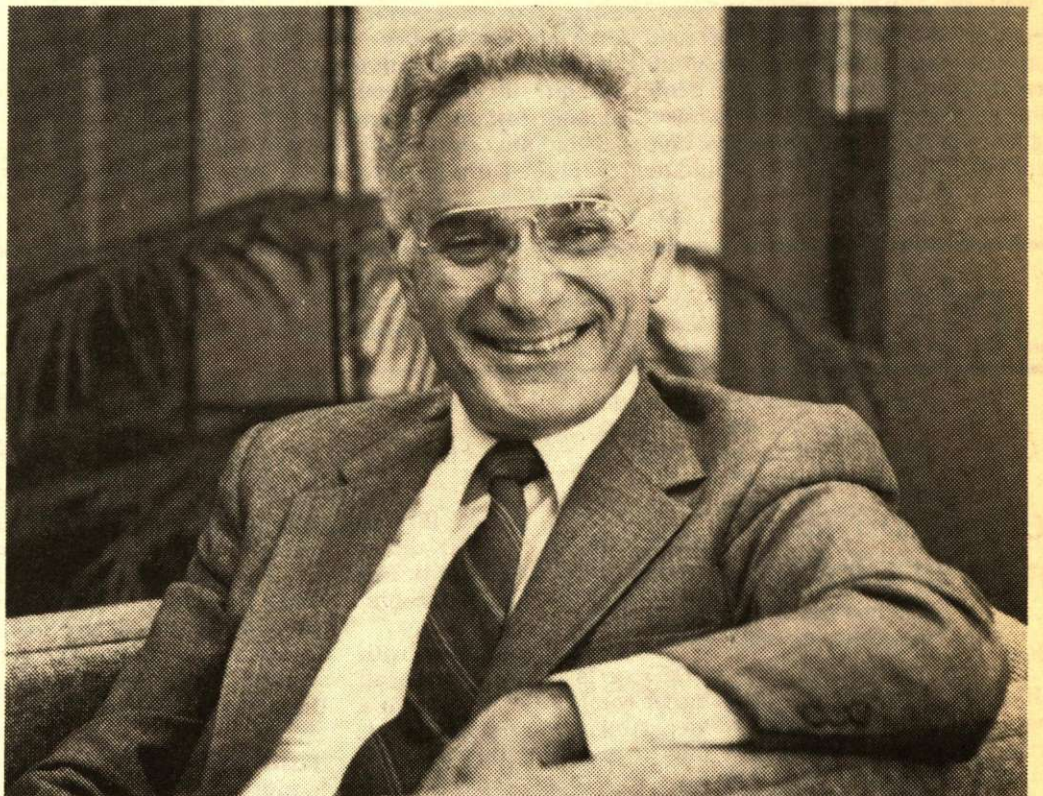
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Editorial

Editor-in-Chief Tony Dierckins Managing Editor Kari Youngquist

Honestly, Marsha

Marsha Kelly has been running a campaign for mayor with the promise of bringing honesty and integrity back to Duluth. We at the STATESMAN wonder how she can make this claim with a clear mind with all the questions of her own honesty and integrity concerning her former employment here at UMD.

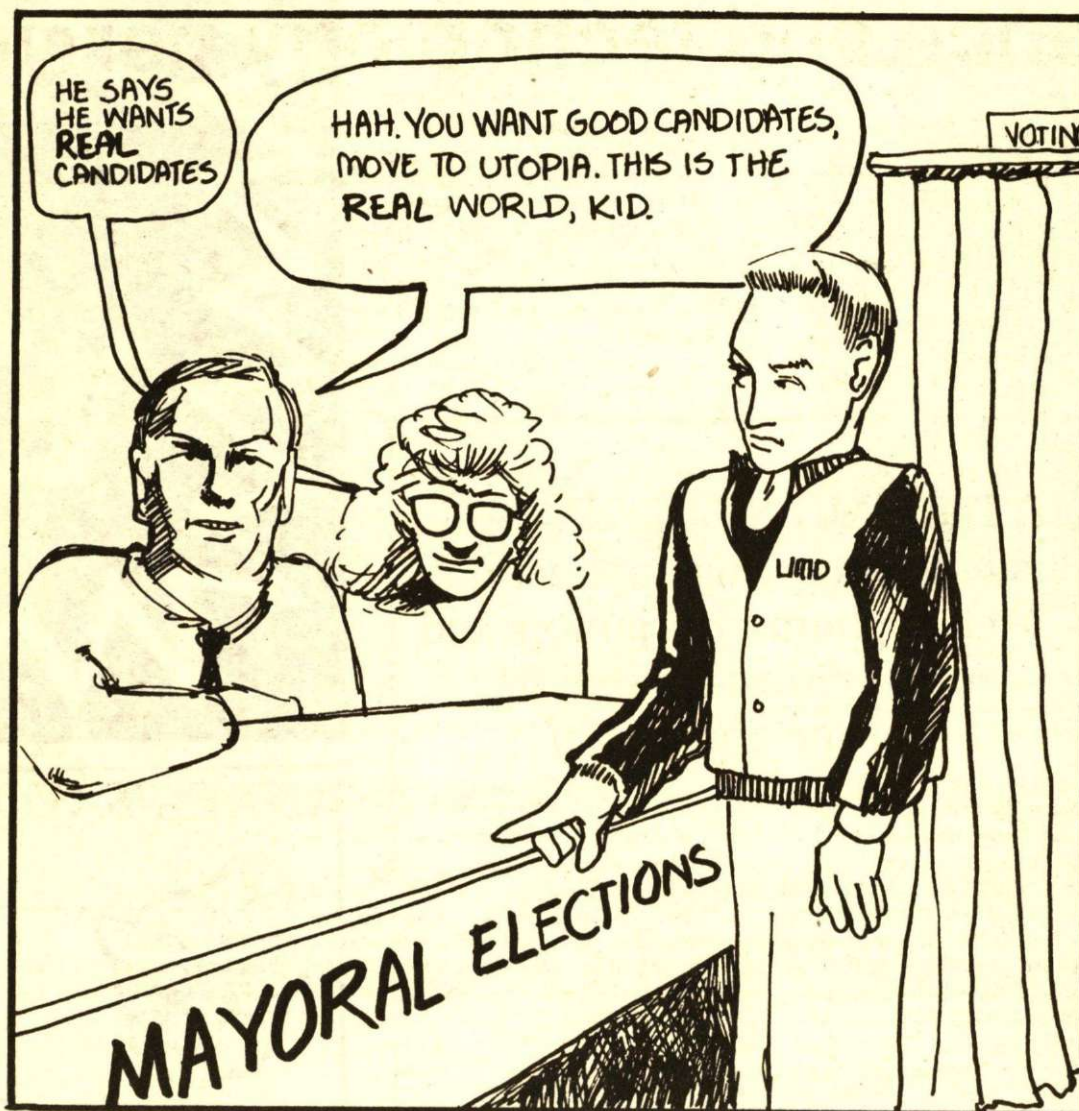
Kelly was employed as director of the Alumni Association from 1977-81. During this time there was a question as to whether or not she mishandled the association's funds. We know Kelly wrote at least two \$400 checks to herself from the alumni account as payroll advances. She did not go through proper university procedures to do this. At the time, only one signature was required on Alumni checks: Kelly's. Soon after, that requirement was changed to two signatures. Why? Could it be that someone didn't like the idea of Kelly mixing the alumni money with her own funds? Well, no one can say for sure. Kelly herself can't remember writing herself checks, and said the policy changed because, after an audit, the accountant thought it would be a good idea.

There is also a gap in the Alumni Associations checking account during the time she was director. The STATESMAN checked with the bank to find out what that gap might be but, alas, all records are destroyed after six years. How convenient that Kelly left UMD in 1981 and this election year is 1987. We notice Kelly did not run in 1983, when those records would still have been available.

There is another rumor that a "deal" was made as to the conditions of Kelly's resignation from UMD. It goes something like this: If Kelly was to take her remaining vacation time to set up a new business and pay back the funds she "mis-handled," she would be given an official civil service document stating the date she left UMD, but with no mention of her improper management of the Alumni Association's funds. Kelly and two of the administrators (one current, one former) said to be involved have, of course, denied any knowledge of this deal; another was conveniently unavailable to meet with the STATESMAN until after the paper went to press; and a fourth, sadly enough, is deceased.

If Kelly never mis-managed things in the Alumni Association, why then did her replacement claim that the place was a mess when he took over? He was told he was hired to "get the alumni association on its feet again." Now, if the Alumni Association was handled properly under Kelly, why was there a need to get it back on its feet? In fact, under Kelly's management, the Alumni Association lost about a quarter of its contacts (roughly 6,000 to 7,000 names).

Why are we bringing this up now, less than a week before the elections? We feel since Kelly brought to the surface the questions concerning John Fedo's handling of the \$13,500 to gain information about the convention center and questioned his travelling expenses, it is only fair to raise similar questions concerning Marsha Kelly. We can't prove on paper that anything was handled improperly, neither could the rest of the Duluth media



concerning John Fedo. Fair is fair.

We are not supporting John Fedo for mayor, nor are we supporting Marsha Kelly. They both seem to have plenty of skeletons in their closets, and without knowing which is the more honest or who is getting away with more, we can't make a clear choice. Shirley Swain? It would be nice to endorse Shirley, but that would be as irresponsible an act as joining the campaign with two weeks left as a write-in candidate. If Swain was serious about being Duluth's mayor, she should have started her campaign along with everyone else.

VOTE!

Letters

Forms, forms and more forms

Editor:

It's like trying to knock down a brick wall with a pencil. The ever-so-old problem with financial aid. "We need a copy of your '85 tax forms, we need a copy of your '86 tax forms, oh, gheeze, we lost them, we need more copies of your tax forms."

Sound familiar? "Well, we forgot to put a code on your GSL application, sorry, no money for a month, that's okay, you can register on Thanksgiving Day."

Let's invent new forms. On it we can have all the information that three other forms already have. Sure, we can send the form to Detroit (or wherever) so Dad can sign a form that has the same information that the three other ones, previously signed by Dad, have.

And here, please fill out this form again, you did it wrong. Okay, let's redo it. But no, now it *was* right the first time. Sorry, Dad.

Is this just a problem with UMD or is it common to all other campuses? It seems if a department, any department, has a problem, they'd fix it. But they're content with it. They like to sit behind their desks and say, "Sorry, we screwed up, and you get to pay for it."

They love to have just one counselor on duty for 7,500 students, as to let the students in line get all steamed up before they talk to the counselor. One counselor? From 8 a.m. to 2:15 p.m.? Unbelievable.

They love having students over a barrel, the glint in their eye, the little smile, sorry!

If MPIRG really wanted something worth working for, direct it toward financial aid, then you just might get my money. I have no doubts that

the next issue of the STATESMAN will have a rebuttal from the financial aids office. It doesn't matter, we know where the source of our horror stories are, we know who gets screwed over, and besides that, they hold all the cards.

Nathan Alttolinna
Senior, CSE

Bull Pub changes

Editor:

This letter is in response to the two articles concerning the proposed changes to the Bull Pub.

First of all, Diane Wain's article states that anyone with any ideas or thoughts concern-

ing the Bull Pub should contact KPB. Yet Jeff Plombon's article says that KPB has already hired a company "to create a plan to make better use of the Bull Pub." It seems that KPB is contradicting itself.

If KPB was really interested in what the students want, why don't they ask them *before* they hire someone to come up with ideas? So now, they've paid for an idea (a dry bar) that comes complete with floor plans and a price tag of \$100,000 to \$150,000. And what was the name and location of this "company" and what are their interests in what UMD does with the Bull Pub, other than the fee that KPB paid them? And how much was this fee?

Also, why does it cost more than the price of a very nice house to remodel the Bull Pub anyway? One might venture to say that such a figure borders on outrageousness. Also, if the money comes from the Kirby Capital Improvement

Fund, what other projects or ideas will suffer?

I have to agree that a dry bar on campus is a good idea, but I also thought that having another deli (Upstairs Kirby) was a good idea. They had to close that, though, because not enough people were interested. Might the same fate await a dry bar? Also, if the Bull Pub is remodeled and used in the evening for a dry bar, will the campus lose *more*, much-needed study space?

I think that more thought should go into the future of the Bull Pub, and I think that this thought should come from the students who will be using the facility, not some outside company with unknown vested interests in UMD, or from a selected few UMD and student officials who think they know what's best.

Brian Pelletier
Junior CLA

Opinion

Science and technology perceived as threats

Neal Jähren
Opinion Writer

An episode which is universally taught in any course which covers the rise of humanistic thought during the renaissance is the discovery, ushered in by Galileo Galilei during the seventeenth century, that in our solar system the earth and other planets orbit around our sun, rather than the planets and sun orbiting about a stationary earth.

In maintaining this discovery Galileo flew directly in the face of Catholic doctrine and the scientific authority of his day, which sponsored the earth-centered solar system. Even though he was forced to recant under the threat of torture, belief in the sun-centered system eventually caught on, and Galileo's struggle with church officials and medieval superstitions has come to symbolize a struggle of the human spirit.

In this struggle, the forces of science and rationality are seen as mankind's liberator from the bondage of dogmatic belief and ignorance.

It is ironic, then, that science and technology are now widely perceived as threats to humanity. As technology has become more prevalent in the developed nations of the world, many social commentators, from Aldous Huxley to the rock group Devo, have warned that the people of those societies are being forced to resemble the machines they created.

The mass media images which characterize the blending of science and technology with human lives are usually of scientists in lofty isolation who convert research grants into unintelligible techno-speak, or of "hackers," who really do seem to relate more easily to their computers than to their fellow humans. Even those of us who can see beyond these stereotypes are left with the uncomfortable feeling that all of these atom smashers and supercomputers are somehow making us less, not more, human.

Far from being forces of liberation, science and technology seem to have become forces which enslave us. Part of this switch has come about as sci-

ence and technology have come to be seen as a body of learning separate from the humanities. In an age where people are supposed to be practical, the hard sciences seem to have an edge, for the knowledge gained through studying science can yield tangible results for our society and for our wallets.

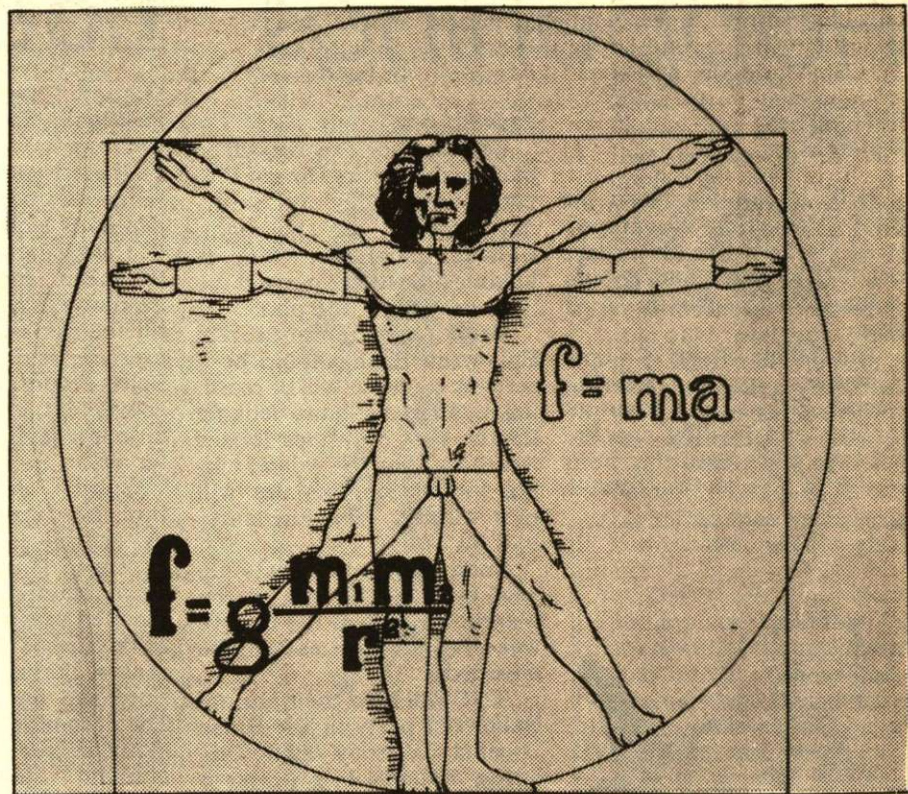
Even here at UMD the introductory physics and mathematics courses are almost completely geared towards engineering, and the foundational principles which underlie these disciplines are rarely, if ever, discussed. Classes which do cover this underlying material are usually liberal education classes which are offered for non-majors and do not receive high priority from the departments who offer them.

Stripped of any insight into why they are doing what they are doing, or what it can mean to mankind, it is little wonder that students of science and engineering come to see their specialties as cut off from the human side of reality, as a collection of formulas and procedures which do not relate to society at large except through their technological fruits.

This division is not only inaccurate, but it is also dangerous, for it encourages both the scientific community and society at large to forget about the interactions which go on between them. For example, the physical dangers and psychological stress which the atomic bomb has brought to our society is obvious, but it also brought another, more insidious change to the balance between science and society: Because the enormous funding that went into the Manhattan Project did eventually yield the desired product, it has become popular to believe that any scientific problem can be solved if only enough money is devoted to it.

Consider the debate about AIDS research, where funding levels are a constant issue, whereas goals and approaches to the problem are discussed only in the very vaguest of terms.

This very interplay suggests that a separation between scientific and humanistic thought is inaccurate. Even though the "new physics," consisting mostly of quantum theory and



Einstein's theory of relativity, has recently come to be a hot topic among philosophical circles, this interplay has been going on for a long time. In the late eighteenth century a new religion called Deism became popular with the intellectual elite in England and America. It was basically a religious interpretation of Newton's physical theories, which include the famous laws of motion and gravitation.

In a nutshell, Deism held that God had created the universe as an orderly, rational place, and thus the way to find truths about God and religion was to study the natural world, rather than relying on religious texts like the Bible. Mankind was seen as God's greatest creation because we had been given the gift of reason, so Deists tended to be progressive and concerned about basic human rights. Deism was the religion held by Thomas Paine, Thomas Jefferson, Ben Franklin, and others who helped form

the United States, and it is one of the ideas which influenced their devotion to human rights and rational control of the government in the Declaration of Independence and the United States Constitution.

In a very real, tangible sense we are living in a society which has been shaped in part by Newton's physics.

Science has influenced human activity because it is a human activity itself, as human and creative as acting in a play or writing about philosophy. Even a glance at the different scientists who developed quantum mechanics shows what a wide spectrum of personalities and experiences they brought to their work. Werner Heisenberg was an outdoorsman who loved camping, skiing, mountain climbing, and worked out one of his most important discoveries while sitting on a rocky peak watching the sun rise over the ocean.

Wolfgang Pauli spent his nights in bars and cafes and rarely made it in to his morning classes while attending college.

Paul Ehrenfest committed suicide after many battles with depression.

The struggles and problems these men faced were the human struggles, faced through science. As science and technology come to have more and more impact on our lives it becomes more and more important for those in and outside of the scientific community to see this side of scientific thought.

In the ancient Greek world, a philosopher named Pythagoras believed that all of the universe was made of numbers, and that understanding numbers was the key to understanding all of reality. He was also one of the first philosophers to believe that the human soul was eternal and had a sacredness and divinity of its own.

It is tantalizing to think that there might be a connection between these two ideas, that mathematics is the guiding force in the universe and that we as human beings share in the divine, but it is impossible today to know whether such a connection exists with any certainty, for the intervening centuries have laid too thick a veil between Pythagoras' thought and our own. And while this separation exists between the body of scientific knowledge and the body of humanistic thought, mankind will never be in a position to find out.



**got
an
opinion?**

We'd like to hear it. In fact, we'll pay you to write it down for us. The STATESMAN is opening its Opinion Page to anyone willing to write for it. Topics should address local, national, and international topics that affect the UMD community. Submissions must be typed, double-spaced, and not exceed three pages in length. And, as with all our writers, contributors will be paid 50¢ a column inch.

THE UMD
Statesman

Arts & Entertainment

Halloween Happenings

Alice Jones
Staff Writer

Here is the low-down on what's happening off-campus on All Hallows' Eve (Saturday, Oct. 31) for guys and ghouls looking for a ghostly good time:

The Whole Foods Co-op's Halloween party, offering games, prizes, a costume contest, and healthy snacks, will take place Saturday from 6:30 to 9 p.m. at the Chester



Park Chalet.

The Norshor Theatre will be playing the **Rocky Horror Picture Show** Friday and Saturday evening at midnight. UMD's First Street Gang is holding a costume party there Saturday night at 8 p.m.

Grandma's Harem-Scarem Halloween Bash should be a scream. Cameras will be roaming Grandma's halls looking for the best costumes (prizes total \$300), and crowds watching the videos upstairs will pick winners. The fun starts at 9:30 p.m.

Another definite must-stop spot by the lake will be the Warehouse, where the Decoys will play and prizes will be awarded.

KZIO will hold their annual Halloween party at the Brass Phoenix Saturday night. One of the station's DJs will spin the records, and the best costume will win \$102.

Two more spots to rattle your bones downtown -- Mr. Pete's party will feature Hop the Train (formerly Sass) and cash prizes, and the Centerville All Stars will be at Shenanigan's.

For you monsters over the hill, Sergio's Halloween bash will feature a DJ and cash or gift certificate prizes for best costumes.

A dance, sponsored by the Duluth Heights Soccer Association, will run from

Halloween to 9A

Spirit Mountain offers cool deal for skiers

Michele Ranum
Staff Writer

There is no use denying it. Winter is upon us, and all we can do is look for the good in it. Cold weather doesn't have to mean hibernation. One good way to cure the cold is to hit the slopes. Skiing is great exercise and fun, and with Spirit Mountain so close and convenient, there is no excuse for not enjoying the brisk winter air.

Spirit Mountain has thought of everything to make ski season as pleasurable as possible. This year they are again offering a student discounted season pass. Instead of the normal \$125 price of a season pass, students can purchase one for only \$75. The pass is good for unlimited skiing throughout the year including weekends and holidays. All you need to do to be eligible is be a full-time student Winter Quarter.

With the purchase of this pass you get a Bonus Certificate packet with all kinds of treats in it, including a ski binding check. Spirit Mountain recently acquired a computerized binding release checking system. This enables a skier to have the bindings checked before starting to make sure that all is correctly set according to ability. This will decrease injuries considerably, making skiing more pleasurable.

Also within this packet will



be a gift from the ski shop, one free Nasstar run, and a free coupon to introduce a friend to skiing. You get two certificates worth \$10 each to give to a friend. They're good for a free group lesson, rental equipment and handle tow on the beginner's slope.

So, you are all set for the big season. You have your skis checked, your ticket bought and all you are waiting for is the snow to come and the mountain to open. But your roommate didn't pick up the living room, and your trip over an empty beer can. After visiting the clinic, you find out your leg is broken, and you can't walk on it for 6-8 weeks. Bummer. No skiing for you and you paid for it. Well, thanks to Mutual of

Omaha, you will still be able to get your money back. At the time of purchase, you could get an insurance deal at a minimum cost of only \$7, which enables you to get a refund. Up to 30 days missed skiing and you'll be able to get a full 100 percent refund on your ticket. If you are injured after that amount of time, you will get a percentage of your money back. It doesn't quite make up for not being able to ski, but at least you can use the money for something else.

This year will be the first full season the Quad lift is open. Last year the lift opened in February, a little late for everyone to get the full effect of its performance. However,

Spirit Mt. to 9A

Out on the town

A summary of upcoming events and announcements

Brian Pelletier
Arts & Entertainment Editor

Kirby Program Board is sponsoring a **Halloween Dance** on Halloween night, Saturday, Oct. 31. The festivities will be held in the Kirby Ballroom and will begin at 8 p.m. Admission is \$1 with a costume (you have to wear it) and \$2 without. Prizes will be awarded for best costumes and other assorted feats.

The **Electric Zoot Suit** will be the next installment of KPB's **First Wednesday Comedy Series** on Nov. 4 at 8 p.m. in the Kirby Ballroom.

Electric Zoot Suit is made up of Paul Orwick and Walter Coppage. Orwick is a graduate of Avila College and has performed with the Crede Repertory Theatre, as well as acting in other regional theater and film and writing for stage and screen. Coppage attended the University of Missouri, where he was voted "Best Supporting Actor" in his freshman year.

He has performed with the Missouri Repertory Theatre, appeared in a variety of films and commercials, and is a regularly heard voice on National Public Radio's "Newsletters on the Air."

The two got together in 1981, and performed original sketches in "The Comedy House" in Kansas City.



Since then they have entertained people in clubs and colleges all over the country.

Their Nov. 4 performance will include "comedy is clean, original and always in fashion," audience participation, and almost guarantees you to "laugh your pants off."

Admission is \$1 for stu-

dents and \$2 general.

For all you horror freaks, the original **Halloween** will be shown on Friday, Oct 30 in Bohannon 90. The screams start and 7 and 9:30 p.m. and admission is \$2.

Some of you may remember Paul Webster's "chewing gum sculpture" of Sier DuLuth from last year. The frame of the statue was constructed from wood and metal, and a sign was placed nearby asking people to contribute used chewing gum to "fill him out." Well, last spring, someone stole the yet-to-be-finished sculpture.

But, once again, good has triumphed over evil, and the statue has been replaced. Not recovered, but replaced. The new one can be found by the turnstiles in the library. Anyone and everyone is encouraged to donate some of the sticky stuff. And hopefully the chain will deter any future thefts.

French guitarist Eric Vincent to perform

Kris Vickerman
Staff Writer

Parlez vous Francais? Well, it doesn't matter whether or not you speak French to enjoy Eric Vincent, a French singer and songwriter.

Duluth will welcome Vincent this Friday, Oct. 30, at 8 p.m. at Fitger's Spirit of the North Theatre.

Vincent has toured in more than 80 countries throughout the world. His musical style reflects the unique experiences he has encountered in his travels, running the gamut from French folksongs to jazz, including tropical-island rhythms, African and Latin

American music, and soft rock.

You don't need to have a knowledge of French to enjoy this concert. Vincent includes introductions and synopses of his songs in English. Those attending will be able to experience Vincent's artistry, global perspective and warm rapport.

Tickets can be purchased at the door, and are \$3 for students and \$4 for general admission. For further information, contact Milan Kovacovic, UMD Dept. of Foreign Languages and Literatures at 726-6128, 726-7951 (day), or 525-7393 (evenings).

UMD artist brings watercolors to China

Shari Dalen
Staff Writer

Cheng-Khee Chee went home this summer with something new. Chee held his first Chinese art exhibition this summer. His art exhibition was to be shown in four Chinese cities, and since then, has been extended to include five more Chinese cities and is still currently being shown in China. The original cities are Hangzhou, Shanghai, Fuzhou, Jinan, Guangzhou and the added four are

cluding the Allied Artists of America's Gold Medal of Honor, 1980; the American Watercolor Society's Travel Awards, 1975, 1978, 1979, 1981; and Northern Lights Art Exhibition's Award of Excellence, 1978, 1979, 1986.

Chee is also listed in Who's Who in American Art, and in Who's Who in the Midwest, not to mention his Certificate of Merit from the University of Minnesota, Duluth for Outstanding Staff of the Year

trated on his B.A. in Chinese language and literature from the Nanyang University. He then worked at the Nanyang University as a librarian for two years before moving to the U.S. Here in the U.S. he worked on his M.A. in library science at the University of Minnesota, Twin Cities. Later, Sing-Bee Ong, a friend from Nanyang University, joined him and they were married here in Duluth, where Chee became a librarian here at UMD.

In 1973, Chee returned to his painting. By 1980, Chee's paintings were regularly being shown in national exhibitions and winning first place honors. In 1981, he was made an assistant professor here at UMD. Then in 1982, Chee started the first U.S. art exchange with China. It was a three week art and craft tour of China. On their first tour of China they visited such places as Hong Kong, Gangzhou, Beijing, Xian, and Shanghai.

Chee doesn't see his paintings as either Chinese or American, but as a combination, or meshing, of the two to produce a new type of art form. Many Duluth scenes can be found in Chee's paintings as well as Chinese scenes. When painting Chee uses both Chinese brushwork and American techniques.

Chee has no real immediate projects planned, only to continue to paint, work

at the UMD library and to teach art classes. He is not going to accompany the art and craft tour for a few years, mainly because he would like to spend the next couple of summers here in Duluth. He may return to China in a couple of years, but as a family vacation and not with the tour.

徐靖沂
畫展

These are the Chinese characters for the words "Cheng-Khee Chee Exhibition" as drawn for his exhibition program.



File Photo

Cheng-Khee Chee adds some finishing touches to one of his watercolors. This summer, Chee had 46 of his works tour his home country, China.

Nanjing, Changsha, Nanchang, and Tianjin.

Cheng-Khee Chee came to UMD in January 1965 as a librarian. In 1979, he began to teach art here at UMD as an assistant professor. Cheng-Khee Chee has won numerous awards for his artwork, in-

cluding the Allied Artists of America's Gold Medal of Honor, 1980; the American Watercolor Society's Travel Awards, 1975, 1978, 1979, 1981; and Northern Lights Art Exhibition's Award of Excellence, 1978, 1979, 1986.

Cheng-Khee Chee was born in the Fujian province of China. It was there that he learned calligraphy and Chinese brushwork. Chee later immigrated to Malaysia, and then went on to Singapore for advance schooling. There he concen-

Halloween from 8A

8:45 p.m. to 12:45 a.m. Saturday in the Duluth Heights Community Club, 33 W. Mulberry St. The T. Jays will provide the music. Costumes are optional.

Whatever spot you choose to haunt this Oct. 31, remember that responsible Halloweeners do not drink and drive. Many local bars offer special deals for "lifeguards" who choose not to drink because they will be driving friends home at the end of the evening. Don't be a monster behind the wheel!!!

Spirit Mt. from 8A

this year, everyone can try it out. Executive Director Larry Hutchinson expects this year to be very prosperous. With the availability of the Quad chair, skiers get more time to enjoy the hill instead of waiting in lift lines and freezing as they slowly ride the chairlifts up.

The chair slows down at the top and bottom of the hill to one-third the speed of a normal lift, to allow skiers easy accessibility. It speeds up to three times as fast as a normal lift to make the lift shorter and skiing time longer. This way a skier is paying for ski time, not lift time.

With all of these added features, one really doesn't have an excuse not to go out and enjoy the weather. Transportation is even available from UMD to the mountain daily. Schedules are available at the Kirby Ticket Office. But if you haven't had a chance to pick up your pass yet, you better hurry. The offer is only good until Nov. 1. For more information, call Spirit Mountain at 628-2891.

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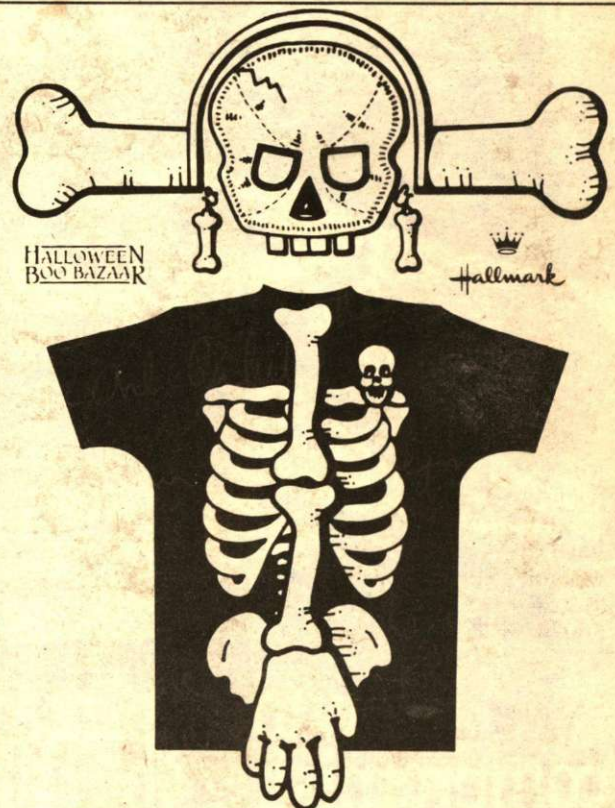
Date: **Nov. 2 & 3** Time: **9:30-3 p.m.** Deposit Required: **\$25.00**

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Saturday, October 31

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Costumes Judged at Midnight



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On Campus

Brown Bags

Adult Series Stress Management

On Nov. 3 in K311 at noon there will be an Adult Series brown bag series on Stress Management. Tammy Orth, Health Educator at the Student Health Clinic, will explain how exercise and nutrition relate to the stress adult students may be feeling in their lives.

International

On Nov. 5 at noon in K311 there will be International Brown Bag seminar on Swedish/American Exchanges with Duluth's sister city Vaxjo. Joyce Benson, Int'l Studies and Prof. Walter Baeumler, sociologist, will report on summer activities in Vaxjo.

Miscellaneous

Study in England

To learn more about how you can participate in the Study in England Program, plan to attend an information session on Nov. 4 from 7-9 p.m. in SBE 140. This is the time to get detailed information about the program from people who have been a part of it. Short presentations will be made by former faculty members, and past student participants. The 1988-89 program director, Dr. Falk will be there to help answer questions. Bring a friend.

Pol. Assoc.

There will be an information table about the Political Association on Nov. 2-3 in Kirby. The association will be having a get together on Nov. 5. Stop by the table for details.

AA

If you think you have a problem with drinking, and would like to do something about it, there are over 120 meetings of Alcoholics Anonymous in the Twin Ports. For times and places call 724-5449 or stop in at 1426 E. 1st St.

Comm. Club

There will be a Communication Club meeting today in ABAH 225 at 3:00 p.m. Karen McPhee from the Duluth's "News-Tribune & Herald" will be the guest speaker. New members are always welcome.

Women studies

Two new courses will be offered in Women Studies: Feminist Inquiry and Women in Russia. Call 726-7953 for more information.

Special Events

Employee Benefits

Barry S. Melcher, a representative from the Department of Employee Benefits, will be at UMD Nov. 5-6 to meet with faculty and civil service staff members. Appointments can be made by contacting the UMD Payroll and Employment Office at 7161 or 7186 by Oct. 30.

Outdoor Program

Share the adventure of Tim Stodarts' ocean crossing on board the yacht "Melissa Mary," now at Barker's Island, Oct. 29 from 8-9:30 p.m. in MonH 70. \$1 for UMD students. For more information 726-7169.

Chemistry Seminar

There will be a chemistry seminar today in Chem 246 at 3 p.m. Ann Marie Gross will be speaking on the use of LCEC in analyzing catecholamines in copper deficient mice.

Math Colloquiums

There will be a graduate colloquium in MWAH 191 today from 11 a.m. to 12:15 p.m. that all graduate students and faculty are welcome to attend. The topic is "Magic Tricks, Card Shuffling, and Dynamic Computer Memories," presented by Dr. S. Brent Morris, Director NSA Mathematical Sciences Program.

Undergraduate Colloquium Cryptanalysis Lecture: "Robert Benjamin Folger and his unusual pher" by Dr. S. Brent Morris, Director NSA Mathematical Sciences Program. This colloquium will be today at 3 p.m. in Chem 200.

Dress for Success

Correct job interviewing attire is crucial for obtaining a job offer. Carla Wickert from Seiferts and Dan Peterson from McGregor & Soderstrom will speak and consult about dressing for job interviews. Women's apparel will be discussed and shown on Nov. 11 at 3 p.m. in ABAH 235. For more information call 726-7985.

Geology Seminar

On Nov. 5 at 3:30 p.m. in Life Science 175, Mr. George Hudak and Mr. Jamie Walker, UMD Geology Department, will talk about the physical volcanology and hydrothermal alteration associated with the F-zone archean massive sulfide deposit, Sturgeon Lake, Northwestern Ontario.

South Africa

"South Africa belongs to Us" - a film depicting the lives of five typical black women in South Africa will be shown Nov. 2 at noon in Kirby 323. Joyce Kramer of the Social Work department will lead a discussion following the film which is sponsored by the Institute for Women Studies and the Institute for International Studies.

Announcements

Interviews

Seniors who are registered with placement and who have the qualifications required by companies, may sign-up for interviews. For more information and to sign up for interviews come to Counseling, Career Development & Placement Services in 255 DAdB.

Land O' Lakes - Nov. 3 - Sales
K Mart - Nov. 6 - Mgt. Trainees
Peace Corps - Nov. 10 - All majors
Mass. Mutual Insurance - Nov. 12
Sales and Financial Planning
U.S. Dept. of Agriculture - Nov. 12
Accountant/Auditor

Civil Service

Three vacancies for three-year terms on the University Civil Service Committee will be filled by presidential appointment in October. For an application, contact Nancy Carrier, Library 266, 726-8571.

Skiing

Want a skiing partner? BOLD needs volunteer guides, Intermediate Nordic/Alpine skiers to ski with visually impaired skiers. Training provided. Call Jim Collins 724-8272 or 723-3671.

Music

Wanted: Musicians with experience playing wind or percussion instruments. The UMD band program offers a variety of musical opportunities, including Wind Ensemble, Concert Band, and Jazz Ensemble. For more information inquire in H 226. Any of the bands may be added to your schedule within the first two weeks of the quarter based on audition results.

Younger Scholars

Applications for research scholarships in the humanities are being sought for the National Endowment's Younger Scholars Program. Interested students should contact Jonathon Conant, H477, 726-7943. Applications must be postmarked by Nov. 2.

UROP

The 1987-88 UROP proposals are due on Nov. 2. Turn in to individual coordinators.

Shea Grants

Lake Superior Association of Colleges and Universities Shea Grant informational pamphlets have been distributed to departments on campus.

Grant categories include International Education, \$800 maximum; Community Service, \$800 maximum; and General, \$650 maximum. Projects in the Community Service area do not require a signature of a member LSA institution. All other projects still require involvement of at least two LSA schools.

Final proposals must be submitted through the Research Support Office (413 DAdB), to obtain proper signatures. For additional applications, call 8837. Application DEADLINES: 12-01-87 and 04-01-88.

Psych TA

Dr. Mitzi Doane in Psychology and Mental Health is looking for Teaching Assistants for Psych 3540, Psychology of Food Abuse. Interested students must have taken the course already. Students will receive upper division psychology credit through Psych 3990. Contact Dr. Mitzi Doane, 340 B BohH.

Intern

Interns are needed to voluntarily work one full quarter or summer, at least 20 hours a week, in the Minnesota State Senate or full time in the U.S. Senate. Project assignments will be made with regard to students' learning goals and interests. For more information call 726-7985.

Placement Papers

Filing placement is a requirement for graduation. Do it now. Counseling, Career and Placement has all the information you need for filing placement. Come to 255 DAdB 255.

Health Clinic Parking

Health Clinic Parking
Two reserve parking spaces labeled for patients are available directly across the street from the SHC. Come into the SHC and pick up the permit for your car window.

SBE Advisement

The School of Business and Economics is holding group meetings for freshmen and sophomores to provide information on advisement and registration for Winter Quarter. Sign up in SBE 104. In addition, times are available to meet individually with a peer advisor in SBE 104. Times are available from Oct. 23 to Nov. 14.

Freshmen

Nov. 3	1 p.m.	Cina 102
	6 p.m.	Eng 177
Nov. 4	1 p.m.	MonH 206
Nov. 5	3 p.m.	Cina 102

Sophomores

Oct. 29	3 p.m.	Cina 102
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International Trade

Currently enrolled juniors and seniors interested in international trade are eligible for intern programs lasting 10-12 weeks during the summer at foreign service posts abroad. The U.S. Department of Commerce is taking applications until Nov. 1. For more information call 726-7985.

Alpine Ski Club

The UMD Alpine Ski Club will be holding the UMD "Ski Fantasia" Weekend Nov. 13-15. The main feature will be the Ski Swap that runs Nov. 14 from 10 a.m. to 5 p.m. and Nov. 14 from 12:30-4 p.m. in Upstairs Kirby. If you want to sell ski equipment or clothing, drop off times are Nov. 13 from 12-4 p.m. by S.A. Records, and Nov. 14 from 8-10 a.m. in Upstairs Kirby.

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**Fri., Oct. 30 & Sun., Nov. 1
7:00 & 9:30 BohH 90
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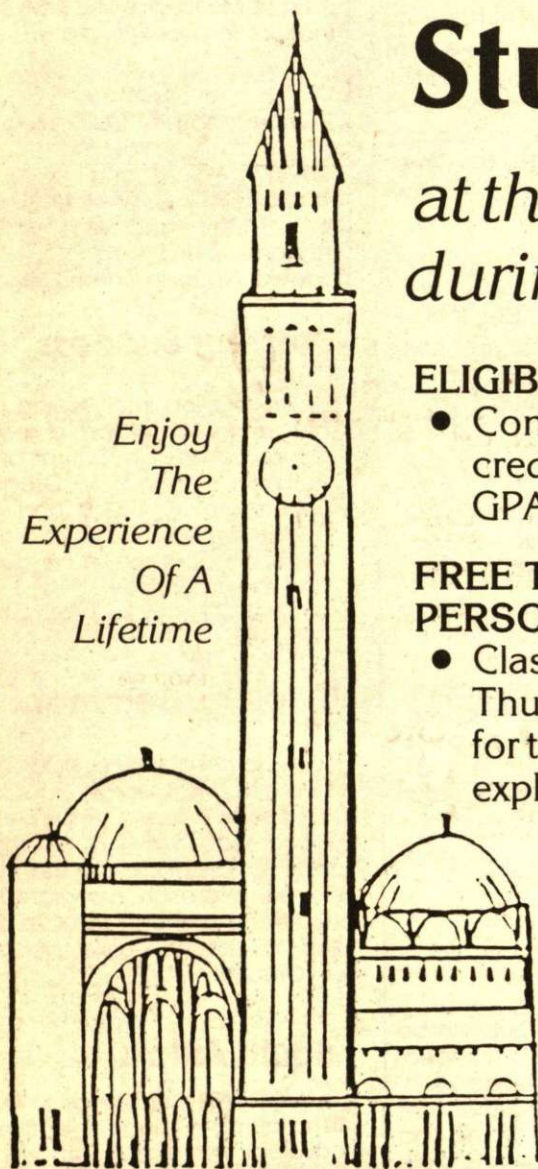


**Saturday, October 31
8 p.m., Ballroom
\$1 w/ costume
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FOR ADDITIONAL INFORMATION

- Stop by our table in Kirby, Monday-Wednesday, Nov. 2-4.
- Attend the information session Wednesday, Nov. 4, 140 SBE, 7:00-9:00 p.m.

UNIVERSITY OF MINNESOTA, DULUTH

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Inside Wildcats
for dinner

3B

Sports

B

Bulldogs plan to mush Huskies

Bret L. Stanley
Sports Writer

The UMD hockey team will have a week off to savor their two weekend victories over defending WCHA champion

ICE HOCKEY

North Dakota before facing the Michigan Tech Huskies in a weekend series in Duluth Nov. 6th and 7th.

The Huskies, 2-4-0 and tied with the Bulldogs for fourth place in the WCHA, are coming off two lopsided weekend losses to Wisconsin.

UMD head coach Mike Sertich said, "We still have a lot of work to do and this will give us the time to do it. We can work on our penalty killing, the power play and there's still some things we can do with our lines."

The Bulldogs took to their home ice for the first time this year and showed the crowd of over 4500 what hockey is all about, taking two games from the North Dakota Fighting Sioux 6-4 and 8-5.

Sertich said, "They (the Bulldogs) went after the games and did what they had to do to win them."

The improving Bulldogs had lost their previous 12 games dating back to last

Mush to 5B



Photo • Tim Tarnowski

After scoring against the Fighting Sioux Mike DeAngelis and Bob Alexander celebrate. Not only did the Bulldogs celebrate the goal but they also walked away with their first two victories of the season sweeping North Dakota 6-4 and 8-5.



Photo • Tim Tarnowski

Sophomore Dale Jago raises his arm in victory after scoring a goal.

Harriers have high hopes for regions

Bret L. Stanley
Sports Writer

The NCAA Division II national meet is what the UMD cross country teams will have on their minds when they take to the starting line a week from this Saturday at the NCAA Division II regional meet at Brookings, S.D.

The Harriers will get a week off in order to prepare for the big meet -- which happens to be the deciding factor in what teams go to the national meet Nov. 21 at Evansville, Ind.

Head coach Eleanor Rynda said, "This is going to be a tough meet. There are six teams, including UMD, that will be running for all the marbles and a chance to go to nationals."

The teams that finish in the top three positions go on to nationals but there is the possibility of an at-large team.

"If the competition is really good, we may possibly have an at-large team from our region. There are only four at-large teams that get

picked on a national basis," Rynda added.

UMD will be running against four nationally ranked teams: South Dakota State, second, Mankato State, seventh, North Dakota State, ninth, and St. Cloud State 15th.

The Harriers posted

"We knew it was going to be a close race, but you must go into a race believing you are going to win."
-Eleanor Rynda

their first ever cross country title last weekend as they put the finishing touches on a fantastic regular season by tying Moorhead State for first place at the Northern Intercollegiate Conference Championship in Winona, Minn.

Rynda, who was named NIC-NSC Coach of the Year,

said, "We knew it was going to be a close race, but you must go into a race believing you are going to win. You need that type of self-assurance and confidence in your performances in order to do well. If you go in thinking that you're going to get beat, chances are that you will be."

Junior Nick Madison led the team, breaking the tape first for the 'Dogs and third overall with a time of 26 minutes, 34 seconds. Tom Gries was fifth in the pack and second for the harriers with Steve Tikeppe close on his heels with only eight seconds behind and holding on to ninth. John Jokela strode in with 12th place and senior captain Steve Dandrea pulled in 13th.

Rynda commented, "The course was run on wood chips and there were plenty of hills. The times themselves weren't that great, but the individual efforts were tremendous. That effort put on a flat course

Harriers to 5B

Tough tournament to test Tierney's team

Kelly Hanlon
Sports Writer

The UMD Bulldogs after defeating the Bemidji State Beavers in three out of five games

VOLLEYBALL



finished their NSC season with a perfect record of 12-0

and captured the title.

The 'Dogs now begin to wrap up their season with a series of weekend tournaments on the way to the NCAA II finals, the first being this weekend.

Taking to the road, the Bulldogs will face stiff competition in the third day of the Nebraska-Omaha Invitational Tournament.

Joining the Bulldogs will be host, and defending champion, Nebraska-Omaha, along with Central Missouri State University, the University of Alaska-Anchorage, North Dakota State, Portland State, and Chapman College.

The 'Dogs will strive to improve and gain intensity

Tournament to 5B



Photo • Rod Anderson

Doing the "clap" before every game are the Lady Bulldogs.

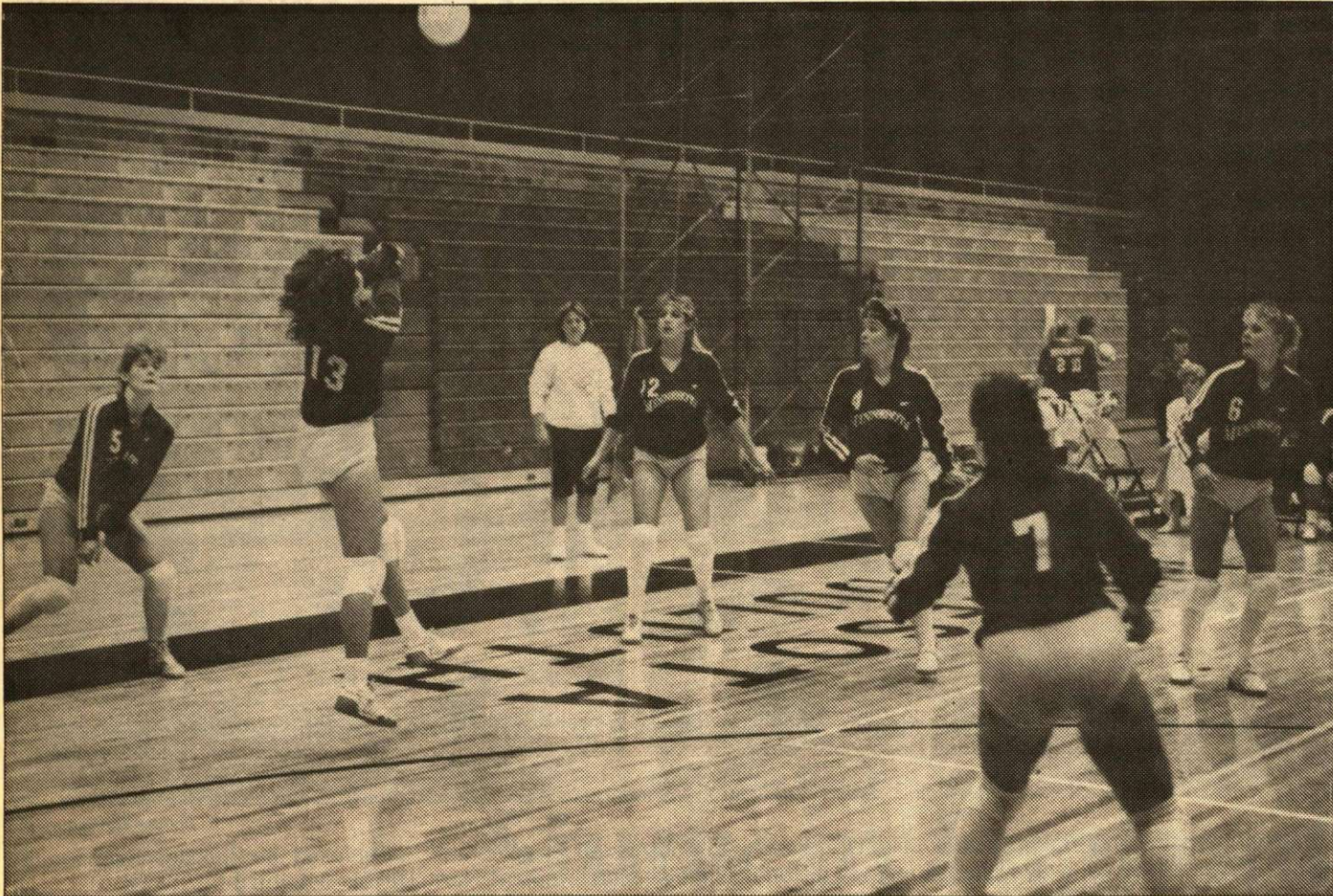


Photo • Rod Anderson

The entire Lady Bulldog starters all stand with their eyes never leaving the ball as Co-Captain Linda Nicoski bumps the ball for the perfect set up against Winona State University.

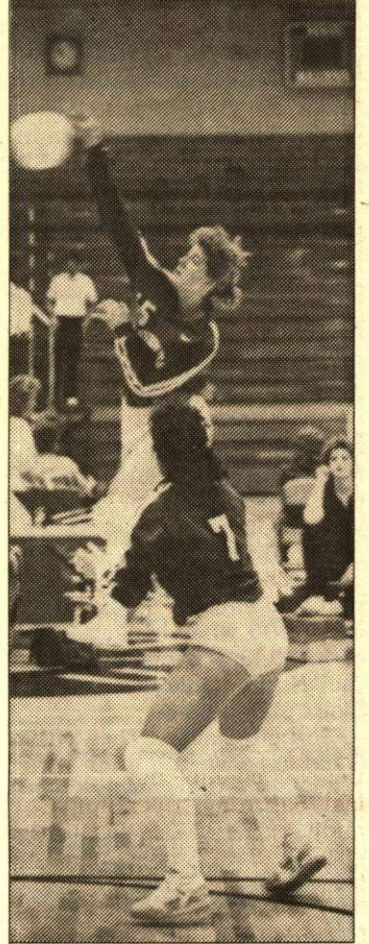


Photo • Rod Anderson

Putting a powerful spike over the net is senior Lois Oakman.



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Hot 'Dogs ready to roast Wildcats

Mark Schiffman
Sports Writer

Northern Michigan, the number one ranked team in the NCAA Division II, rolls into

FOOTBALL

town to give UMD one of their toughest matchups of the season this Saturday, at 1:30 p.m. on Griggs Field.

UMD and Northern Michigan have a running series dating back to 1961, which the Wildcats lead 7-1. Last season the 'Dogs were stopped in the final minutes of play on a NM touchdown, and were handed a 35-29 loss in Marquette.

So far this season, the Wildcats have an 8-0 record and have already wrapped up the 1987 Great Lakes Intercollegiate Athletic Conference title. In play last week, Northern Michigan beat Saginaw Valley 44-24.

Offensively, the Wildcats are led by quarterback Rick Popp. In eight games he's completed 89 of 141 passes for 1194 yards (63 percent). Dominating the running game is Steve Avery. In 209 carries, he's rushed for 1019 yards, and 10 touchdowns. Avery averages 4.9 yards per carry. Dan McCoy has rushed for 214 yards and 5 touchdowns.

The Bulldogs moved one step closer to their dream of the NIC championship crown last Saturday, upending Bemidji State 40-0. With their victory, the 'Dogs earned at least a share of the coveted NIC title.

Currently, UMD has sole possession of first place, with Southwest State behind them by one game. If SWSU loses its game against Bemidji State on Saturday, the 'Dogs will win the NIC. Should SWSU win, UMD would have to beat them when they meet in two weeks in Marshall, Minn. for the title. If the Bulldogs lose to SWSU they would tie them for the NIC title.

UMD used their running attack and hard-nosed defense to crush BSU last weekend. The 'Dogs once again capitalized on an opponents mistakes to run away with the ballgame.

The Beavers turned the ball over six times, four of which put points on the Bulldogs' side of the board. Steve Siroin blocked a BSU punt midway through the first quarter, and recovered the loose ball on the Beaver 20. Quarterback Jim Malosky ran the ball in from the 10 to open the scoring onslaught.

It turned out to be a long afternoon for the Beavers' hero of last week, quarterback Jim Otte. He was picked off twice by safety Ron Terres, who returned the first one for 66 yards, before getting caught at the BSU 11 yard line. Mark Holsten nailed a 26 yard field goal, giving UMD a 10-0 lead. Five minutes later it was Terres again, this time he scampered 71 yards for the touchdown and a 17-0 halftime lead. The Beavers' usual starting quarterback Brad Maendler replaced Otte just before the half ended.

Terres said, "We played

tough and put a lot of pressure on their quarterback, he didn't have a lot of time to set up the pass."

The BSU defense played strong allowing Malosky only 57 yards passing, it was the running game that ate up any hope of a Beaver comeback. Malosky ran for 61 yards, followed by halfback Dean Borgh

with 60 and backup quarterback Chas Lilya with 53. UMD rushed for 258 yards gaining 315 in total offense.

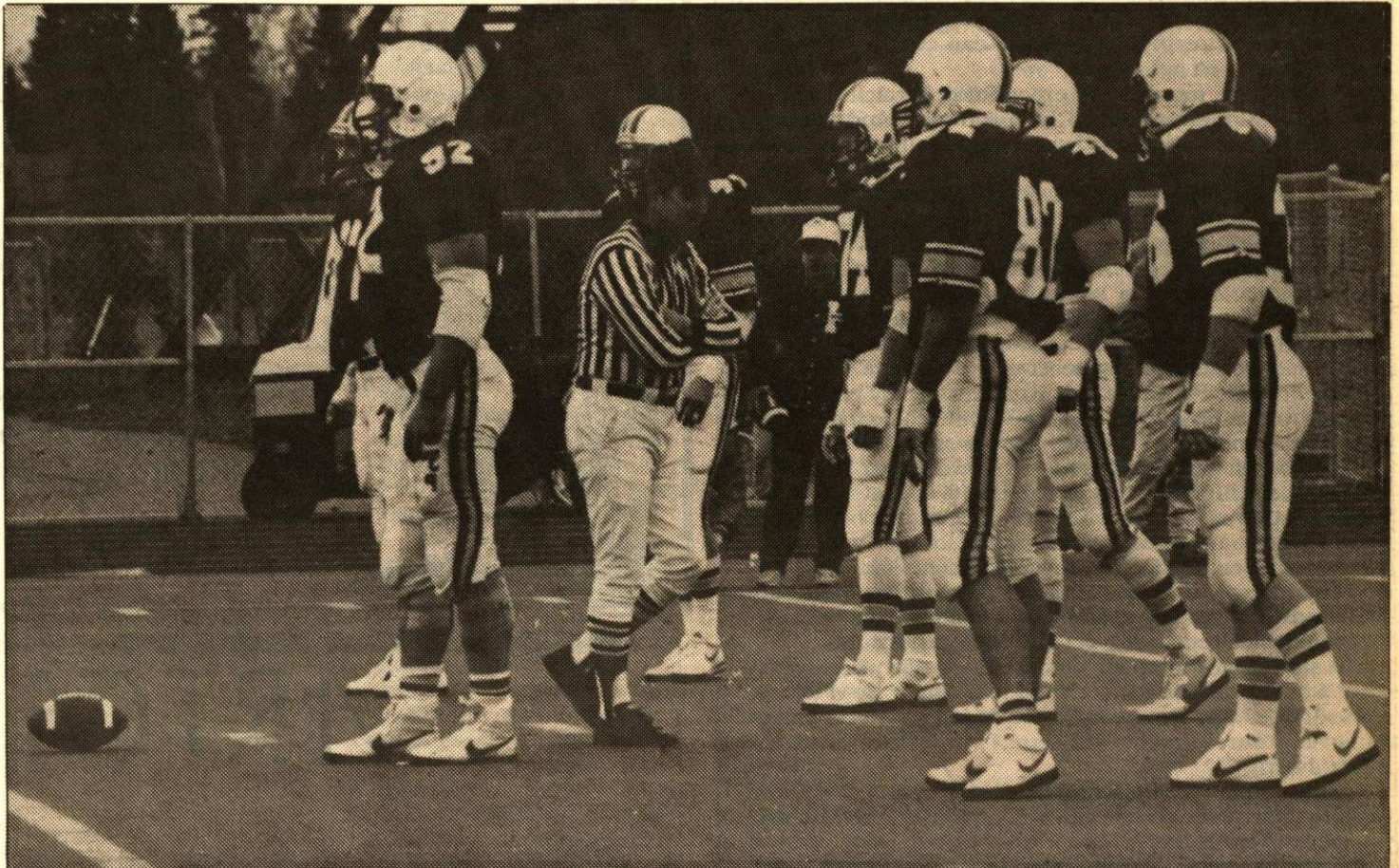
With UMD leading 31-0 in the fourth quarter, Maendler was being chased through his own end zone and intentionally threw the ball away, receiving a safety, giving the 'Dogs a 33-0 lead. Lilya, re-

placing Malosky, cruised 32 yards for the game's final touchdown.

Summing up last Saturday's matchup was Terres, "It was just like any other game, we knew if we won we had at least a tie for the conference, and it was in the back of everybody's mind."

Holsten and Malosky both

set new UMD records Saturday. Malosky, Division II's best quarterback, threw two touchdown passes to make his career total 38, two more than former leader Bruce Grant. In the process he tied Grant's record of 17 td. passes in a single season. Holsten became the Bulldog **Roast to 5B**



Photos • Rod Anderson

Setting up to completely stop the Bemidji Beavers and lead the Bulldogs to a guaranteed conference title tie is the Bulldogs defensive line. The Bulldogs stomped all over the Beavers last weekend shutting them out 40-0.

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Tara Haiskanen

Haiskanen has been a starter on the Bulldog squad since her freshman year. She has an excellent vertical jump and is a steady consistent player. During the Halloween Invitational held last weekend Haiskanen lead her team to a second place finish with 11 kills and was named to the all-tournament team.

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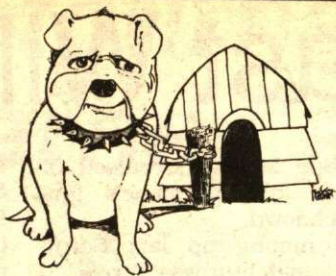
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Dog House



Mike Hudyma
Sports Editor

Repeat after me, "The Twins are the 1987 World Champions. The Twins won the 1987 World Series by beating the St. Louis Cardinals in seven games. The Minnesota Twins have their first franchise title since moving to Minneapolis in 1961."

Keep saying these words until you really think you have a grip on reality, or until you can convince yourself that it really isn't a dream.

It has to be for real; Governor Rudy Perpich declared Tuesday "Minnesota World Champion" day. And after all, if state governors just did these things arbitrarily it would be quite confusing.

Yes, those really were the Twins on the back lawn of the White House speaking to President Reagan about foreign policy over lunch.

Reagan even tried not to look bewildered when presented with a Minnesota Twins' jersey, although he probably did not know they played baseball in Minnesota before he called the Twins' clubhouse to congratulate them.

Frank Viola really did receive and deserve the 1987 Most Valuable Player award. Was there really any doubt that "Frankie 'Sweet Music' Viola" would come through in the clutch and deliver the Twins to destiny?

A hush fell over the Metrodome crowd of over 55,000 as Gary Gaetti fielded a two out ground ball and threw out Willy McGee at first base. Then the celebration began that would wipe out 27 years of frustration for the Twins' franchise and fans. The Twins are World Champions.

The monkey that was riding the Twins' back, and actually all professional sports teams in Minnesota, was laying on the Metrodome carpet and out for the count.

A sigh of relief from all Minnesotans came with the last out Sunday, as the memories of four Super Bowl losses, one Stanley Cup denial and a recent indoor soccer championship were erased with four Twins' victories in the World Series.

And while the Minnesota Twins partied in the Metrodome, fans everywhere spilled into the streets and celebrated a **Winner**.

Even in Duluth, Twins' fans were going crazy. A dull roar could be heard over the whole city until the wee hours of the morning.

The Twins laid to rest their "A.L. Worst" labeling, and put doubters, along with the St. Louis Cardinals, back in their cage.

Those who criticized the American League West for the seemingly mediocre play will have to be reminded that two of the last three World Champions have come from this division. Unfortunately for the Cards, they have been the goat in both instances.

Sportmanship is something that sometimes gets overlooked, but the Cardinals' skipper Whitey Herzog could not have been more gracious, going over to the Twins' dugout to congratulate the victors.

Who cares that the regulars are back -- the football regulars that is. These are the college graduates that followed blindly the lead of their union only to come back a lot less wealthy and with no agreement. Maybe I need a class in philosophy, or business management, but I still don't see why the players ever went on strike.

Sure the Vikings' players have pride in the fact that they stood strong and didn't cross the picket line. **Who Cares?** What a bunch of spineless wimps. If they really cared about making the playoffs or pleasing their fans, then maybe some of the striking players could have stood up for what **they** felt was right and helped out the helpless substitutes.

While the Twins' management has gained a lot of praise, the Vikings' front office should bury their heads in astroturf.

What foresight they showed by being one of the last teams to hire a substitute team. Mike Lynn, one of the highest paid general managers in the league, really proved his worth. He believed that the strike would be solved before any games were played, but wasn't protecting their "real" players 2-0 record worth the risk? Any blame for the Vikings not making the playoffs rests on the shoulders of management as far as I'm concerned.

Just a rumor, but I heard that the Twins beat the Viking substitute team in a football scrimmage as a warm-up for World Series play. Frank Viola pitched for three touchdowns, and Kirby Puckett rolled for three more. On the defensive side Gary Gaetti and Kent Hrbek dominated the Viking offense with three sacks and 15 tackles apiece.

One for the books: Houston Astros' pitcher Nolan Ryan must cry himself to sleep every night, knowing that he gave baseball arguably his best year at age 40, but will still be overlooked as a Cy Young candidate. Although Ryan lead all National League pitchers in strikeouts (270) and ERA (2.76) his 8-16 record will keep him from serious consideration.

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Mush from 1B

year.

UMD Freshman Chris Lindberg broke open the scoring for both teams with a shot past North Dakota goaltender Scott Brower, a minute into the game. Scott Keller scored again for the 'Dogs with a backhand shot nearly a minute later to take a 2-0 lead.

North Dakota's Neil Eisenhut brought the Sioux within one, scoring on UMD goalie John Hyduke who made 25 stops on the evening.

The 'Dogs kept the pressure on though as Barry Chyzowski made it 3-1 on a power play goal and then Stu Plante took a quick pass from defenseman Dale Jago for a breakaway goal to put the 'Dogs up 4-1.

North Dakota's Russ Parent finished off the scoring in the first period to pull the Sioux within two.

North Dakota continued where they left off in the first period by scoring quickly with Scott Dub getting the tally to open the second.

Lindberg came right back for UMD putting the puck past North Dakota's Brower unassisted.

The Sioux closed within 5-4 on a the power play goal from Mike LaMoine, but the 'Dogs managed another unassisted goal from Sandy Smith, leading the Bulldogs to a 6-4 victory.

North Dakota netminder Brower stopped 28 of 34 shots attempted.

The Bulldogs carried their winning ways into the next night tripping up the Sioux for the second night in a row 8-5.

North Dakota started off the scoring on a goal just nine seconds into the game, but Stu Plante took one across for

the 'Dogs to even off the scoring in the first period.

The Bulldogs scored five goals in the second period, three of which were on their much improved power play. UMD was previously 2-25 on the power play.

Mike DeAngelis opened the scoring for the 'Dogs in the second period. Barry Chyzowski and Shawn Howard added goals while Dale Jago scored twice to give the pucksters a 6-2 lead after two.

North Dakota scored three times in the third off the sticks of Lee Davidson, Steve Johnson, Niel Eisenhut. UMD came back with two of their own though, as Chyzowski scored and Howard took one in unassisted to cap off the Bulldog assault on North Dakota goaltender, Brower, who received 32 shots on goal making 25 stops. Mike Cortes, in nets for the 'Dogs took on 38 shots, stopping 33.

UMD improved a great deal defensively, allowing fewer shots on goal and not letting the goals in the net. "We have been working on defense all week and I think it's just a matter of the players becoming acclimated to what they are supposed to be doing," Sertich said.

When asked about the large amount of penalties in the games, Sertich replied, "I don't like that at all, losing your cool in the heat of battle. There were far too many short cut penalties, I felt. But in retrospect, a lot of the penalties were initiated. I don't think that we were the instigators in all cases."

Roast from 3B

career leader in extra points, making 88 of 97 in four years, topping Marty Fadness with 83.

Siroin was named defensive player of the week making four tackles, blocking a punt and recovering the ball, and breaking up a pass. Holsten earned offensive honors, making five extra points and a 26 yard field goal.

Harriers from 1B

would have been about one minute faster for each runner."

Assistant coach Tim Magnuson added, "I looked at the tie score and said, 'Fine, a tie for the championship,' but we knew who the better team was."

The top 12 runners to cross the finish in the men's competition were named to the All-Conference team. Four UMD runners qualified to make the team.

The ladies' cross country team took third place in the Northern Sun Conference Championship meet held also at Winona.

The top 'Dog finisher for the ladies was Michelle Moran who came in eighth overall with a time of 20 minutes, 57 seconds. Team captain, Michelle Spragg, was right in her footsteps finishing ninth only eight seconds later. Both runners were named all-conference.

Lynn Hruska, Julie Reichenborn and Joan Weinzierl also finished in the top 25 for the women.



Photo • Rod Anderson

Making the tackle is defensive end Steve Siroin with help from another Bulldog defender.

Tournament from 2B

throughout these tournaments, as the NCAA II regionals are right around the corner.

The women's volleyball team played host last weekend in the UMD Halloween Invitational and used their home-court advantage to gain runner-up honors in the 20 team tournament.

The 'Dogs came out strong, defeating Lakehead 15-0, 15-3, St. Catherine's 15-6, 15-7, Southwest State 15-4, 15-3, and University of Wisconsin-Parkside 11-15, 15-11, 15-10 to finish 4-0 in their pool and move on in the tourney.

The Bulldogs continued on their hot streak by easily defeating Moorhead State 15-5, 15-8 and University of Wisconsin-Milwaukee 15-12, 15-8, which put the 'Dogs in the championship match against North Dakota State University.

NDSU used its tall team to torment the Bulldogs and break the 'Dogs' perfect tournament record by beating them 10-15, 6-15.

Head coach Micky Tierney was disappointed in the Bulldogs' play, as they have faced NDSU twice this season, playing three out of five games, and each time forced NDSU into a fourth game. Tierney was disappointed to lose this match in two straight.

Co-captain Tara Haiskanen led the Bulldogs throughout the weekend with her consistent play.

Freshman Shelly Held came through for the 'Dogs when she was needed, with 11 kills in the match against NDSU -- leading both teams in kills for the match.

Both Haiskanen and Held were named to the all-tournament team.

The 'Dogs had court action prior to the weekend tournament, as they challenged Winona State in a conference match last Thursday.

The Bulldogs took the home court and defeated the slightly weaker Winona team in three straight games 15-10, 15-1, 15-4.

Tierney feels Winona may have been intimidated by the powerful Bulldogs and thus did not play to their potential.

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Rec Sports

Stepping into shape

Lisa Konn
Staff Writer

"This year I've vowed to do it. I am going to get into shape. I'll just get myself going in a regular schedule. I've heard it only takes three weeks to make a habit."

Does this sound like you? If you have made this "new school year" resolution and you are still sitting on the couch drinking beer and eating popcorn, I have a suggestion for you. Check into the FIT program offered by UMD Rec Sports.

Fitness Inventory Testing (FIT) is a four-part fitness program. The program is designed to assess your individual fitness level and direct you by showing you how you can improve your fitness. The four elements include a physical examination, present fitness level testing, construction of a regular exercise program, and follow-up testing and maintenance counseling.

The physical examination is given by the competent staff at the UMD Student Health

Clinic. The Student Health Clinic will give the go-ahead for participation in the second phase of the program.

The next step is the actual fitness inventory testing. This includes body fat analysis, muscle endurance, flexibility, strength testing, a tread mill test to find your maximum heart rate, and oxygen testing.

The third element of the program is the designing of a personal exercise program. Using the previous testing information, your fitness level is estimated. A program will then be designed based on this fitness level, but also on your individual goals and your interest in specific types of exercises.

The fourth step is to begin on your course of action. Maintenance counseling is available throughout the 10-week period at 201 Sports and Health Center or by phone at 726-9701 during the hours of 9-11 a.m. MWF, 4-9 p.m. Mondays and 4-8 p.m. Tuesdays. A final re-test is done after the 10 week session to see your

progression. Follow-up assistance is available to help you continue improving your fitness level.

Recreational Sports, the Health Physical Education and Recreation Department and the Student Health Clinic all sponsor the FIT program. FIT is open to all full-time or part-time students, faculty and staff who have a participation pass.

The participation fee is \$10, but during Fall Quarter you will receive two entries for the price of one when you sign up with a friend. The cost includes all expenses of the four elements of the program. The entry fee was reduced to encourage friends to join together. Often it is much easier to motivate each other than to get yourself going and exercising with someone else is much more fun than doing it alone.

Entry forms can be picked up in the Rec Sports office in 120 SpHC. You can enter the

FIT to 7B

Minnesota Mile times; the story that rhymes

Rod Raymond
Staff Writer

The times were recorded and fun was had by all, the Minnesota Mile was very authentic amongst the snowfall.

The winner of the men's mile was Jesse Longley, as he remained humble, even after posting a 4:30.

The women stretched and warmed up under the Griggs' Field lights, after it was all over, the winner was Betsy Janarek in her blue tights.

Klaus Jankofsky, an English professor here at the "U," ran a 6:41 mile -- not bad for a man over 42.

Diane-Holliday Welsh won the All-City mile, floated like a feather, but where in the heck was her husband Kevin in this cold October weather?

A true multifitness program athlete, Susan Sowleja ran like a breeze, it's no wonder she won her division with such great ease.

In the midst of this cool October night, cheering for the kid's mile was such a delight.

The race would not have been the same without the volunteers; without Tony Moubreay, Al Lwamja and the rest we would not have gotten the many cheers.

With Jeff Packer, Dick Haney and John Kessler doing the job, having even the slightest thing go wrong would have been odd.

Yes, it was a good time in the snow (a veneer of white); no injuries, many laughs and overworked faces until Katie turned out the Griggs' lights.

The "W"s, "L"s and "T"s

as of Monday * out of playoffs

Men's Football

Mens AA-1	w-l-t
The Jetsons	4-0-1
Fullhouse	4-0-1
*Goodman Jewelers	3-2
Hansons	2-3
Boom Boom Room	2-3
*Pak Shak	1-4
*Lightning Dogs	0-5

Mens AA-2	w-l-t
Snakeman	5-0
Naturally Brewed	3-2
Flagrant Disregard	3-2
Mama's Boys	3-2
*We've got "Otis"	1-4
Runnin Rebels	0-5

Mens AA-3	w-l-t
Love with a Glove	4-1
Repoman	3-1-1
Bill	3-2
Terminally Confused	2-3
*Arsonal	1-3-1
Shoe Crew II	1-4

Mens A-1	w-l-t
The Dawgs	5-0
Legion of Doom	3-2
Church Police	1-4
I felt a thigh	1-4

Mens A-2	w-l-t
Turf Turds	5-0
Return of Lucas	2-2-1
Lazy Lizards	2-2-1
The Frizbes	0-5

Mens A-3	w-l-t
Dans Manure	
Hauling	4-0-1
Dweebs	3-1
Sperminators	2-1-1
Simply Divine	3-2
Losers	3-2
Touch & Go	2-3
Meatmen	0-3-2
*"Sils"	0-5

Mens A-4	w-l-t
Pysphagia	5-0
Thunder Cats III	3-2
Alpha Nu Omega	1-4
Club Tropicana	1-4

Mens A-5	w-l-t
The Giants	5-0
1st Street Bombers	4-1
Fourplay	3-2
Raiders	3-2
*The Nicks	1-4
*Lake Superior Club	Disc 1-4

Mens A-6	w-l-t
Animal Kox	4-1
Hidden Disgrace	4-1
Weekend Warriors	2-3
Deep Penetration	0-5

Co-Rec AA-1	w-l-t
Naturally Brewed	4-0
Terminally Confused	3-1-1
Sea Otters	2-2-1
We're Not All Here	2-3
*Our Name is Luca	0-5

Co-Rec AA-2	w-l-t
All Hands	3-0
Organized Confusion	3-2
Down & Dirty	1-2-1
The Norsemen	0-3-1

Co-Rec A-1	w-l-t
*Buzz Wreckers	4-0
The Felchers	3-1-1
DC Connection	3-2
Yank My Doodle	2-3
*Team Vasaline	0-4-1
Playing the Field	1-4

Co-Rec A-2	w-l-t
Hot Lunch	4-1
Flagrant Disregard	4-1
Brown Dirt Cowboys	1-4
3.2 Flu	1-4
*No Shows	3-3

Co-Rec A-3	w-l-t
The Fetal Fascists	5-1
The Alliance	5-0
Sweet Retaliation	1-3
*The Stallions	1-4
*Tie it to your leg	0-6

Co-Rec A-4	w-l-t
The Spuds	4-1
2-C Raiders	3-2
Thunderbolts	1-3-1
Bullets	1-3-1

Co-Rec A-5	w-l-t
The Lite Weights	4-0-1
Running Scared	3-2
On the Rocks	2-3
*Twin Continental	0-4-1

Volleyball	
Co-Rec AA-1	w-l-t
Relaxin	5-0
Ace in the hole	4-1
Kahuna Monsoon	4-1
Face Plants	2-3
Hoke	1-4
Raw Meat	1-5
Net Riders	1-4

Co-Rec A-1	w-l-t
Boomtownt Rats	4-1
Herpes Revenge	3-2
Untouchables	2-3
Spikers	0-5

Co-Rec A-2	w-l-t
Thrown Together	5-0
People's Court	3-2
Rapper Pack	2-3
*Sportos	0-3

Co-Rec A-3	w-l-t
We K.A.	5-1
Slammer B's	4-1
Torrance Tulips	2-3
The Blanks (Woodcock)	
Blasters	1-4
*Smash	1-3

#2 Jetsons tie #1 Fullhouse 6-6

John Wooden's UCLA basketball teams, the Big Red Machine, the Yankees, the Montreal Canadiens, Fullhouse, Kublai Khan, the Boston Celtics, the Oklahoma Sooners. These things all have one thing in common, the word "dynasty". Monday night, one of these dynasties was in serious jeopardy. The Fullhouse men's flag football team settled for a tie against the number two rated Jetsons 6-6. The four-time repeating champion Fullhouse (not including spring football championships) did not win for the first time since their first championship season. The tie did not have any effect on the ratings this week.

Men's Football

- 1) Fullhouse
- 2) Jetsons
- 3) Snakeman
- 4) Love with a glove
- 5) Repoman

Co-Rec A-4	w-l-t
B.S.ers	5-0
Just for Grins	4-1
Razin Kane	3-2
Scammers	2-2-1
Spiked Punch	2-4
*Happy Campers	0-4-1
The Huzzlers III	1-4

Co-Rec A-5	w-l-t
Killer Toads	4-1
The La Jolla Bluewater Club	4-1
Esd D	4-1
Returnable Bottles	3-2
In & Out Burger	2-3
Guess?	1-4
Team Herkenoff	1-4
The Bucky Runners	1-4

Co-Rec Football

- 1) Naturally Brewed
- 2) All Hands
- 3) The Alliance
- 4) Terminally Confused
- 5) Buzz Wreckers

Captains' Meeting

The second captains' meeting for fall intramural sports takes place today. Failure to attend this meeting and not picking up your playoff schedule will automatically mean your team will not participate in the playoffs.

Volleyball.....4pm
Football.....5pm
Soccer.....5:30pm
All captains' meetings are held in SpHC 9.

Mens A-1	w-l-t
Spikers	5-0
Packers	3-2
The Beer Gods	2-3
Wheel of Fortune	0-5

Mens AA-1	w-l-t
Med Beach Club	5-0
Twinkies Kids	4-1
Six Packers	2-3
6 Pack	2-2-1
Dweebs	2-2-1
Alpha Nu Omega	0-5

Womens A-1	w-l-t
Maddogs	4-1
Wasteoids	3-2
*Ship Happens	2-3
*Beer Bangers	0-3
Womens AA-1	w-l-t
The Cornhuskers	5-0
Don't Know	2-3
The Comics	1-4

Fullhouse tops in bowling

Casual League

	w-1
Fullhouse	26-2
Gwedas	20-8
Gunos Roses	17-11
Bogus Pipeline	10-18
6LHS	6-22
Black Sheep	5-23

Sanctioned League

	w-1
Strikers	19-9
Who Cares	19-9
Out of Control	16-12
KSM	14-14
PLU-1	14-14

League standings as of Oct. 22. Playoffs start Oct. 27.

FIT from 6B

program anytime except the last week of the quarter or during finals week.

No one particular program will work for everyone. FIT offers you a chance to design a personal exercise program tailored to your specific needs and goals. The program is set up with a combination of various exercises, rather than with just one exercise because your body will adjust to one exercise and limit your progress. The best results come from having a combination of different exercises.

It is time to begin your "new school year" resolution, and it's almost the end of Fall Quarter. If you are feeling out of shape, now is the time to get FIT.

Ski Fantasia

The UMD Alpine Ski Club will be holding the UMD "Ski Fantasia" Weekend November 13-15. The main feature will be the Ski Swap that runs Saturday, Nov. 14 from 10 a.m.-5p.m. and Sunday, Nov. 15 from 12:30-4 p.m. in Upstairs Kirby. If you need ski equipment or clothing make sure you check it out. If you need to sell ski equipment or clothing we can help you sell it. Equipment drop off times are Friday, Nov. 13 from 12-4 p.m. by

S.A. Records and Saturday, Nov. 14, 8-10 a.m. in Upstairs Kirby.

"Fantasia" weekend opens and closes with the showing of "THE GOOD, THE RAD, AND THE GNARLY," Friday, Nov. 13 and Sunday, Nov. 15 at 7 and 9 p.m. in Bohanon 90. Finally, a ski movie that rocks! Catch it for only two bucks. It'll be a great study break. For more information call Grant Bremer, 726-7169.

We knew you could do it.

Congratulations!



WORLD CHAMPS

THE UMD
Statesman



SOUND SAVINGS

Newest Releases - \$6.98

Yes
Pink Floyd
Rush
Aerosmith
Bruce Springsteen
Michael Jackson
Kiss
Lost Boys Soundtrack
John Cougar Mellencamp

Also: Posters, T-Shirts,
and Incense

Hours
M-Sat. 10-9
Sun. 12-9

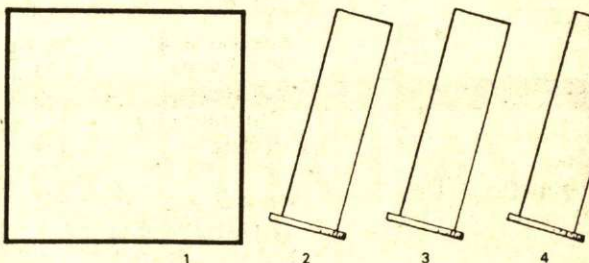


727-1244

MasterCard

VISA

Write-In Shirley Swain for Mayor



Directions on

HOW TO WRITE-IN your vote:

1. Move the red handle to the right. (This closes the curtains)
2. Look for the **large square box** in the upper left hand corner of the voting machine.
3. Slide the cover up; write-in "Shirley Swain" on the paper. (Pencils are provided)
4. Slide cover down.



Or, just ask for assistance from election volunteers!

Vote November 3 Because you care!

*Paid advertisement - the above is paid for at regular advertising rates and inserted on behalf of Shirley Swain and was prepared and authorized by Shirley Swain Volunteer Committee, Dan Wallin, Treasurer

SYLVESTER'S
Bargain Emporium

327 W. Superior Street
DOWNTOWN DULUTH
726-0916

Department Store
Quality Merchandise

Just arrived - large
shipment of retail and
name brand jeans!!!

**40% to 80%
OFF RETAIL!
EVERY DAY**

Limited Quantities

Name Brand
&
Designer Clothing

Some Housewares
also available

• VISA • MASTER

CLOTHING
FOR
WOMEN,
MEN
AND
CHILDREN



Halloween Night BASH Saturday, October 31 LAKEVIEW CASTLE

The Band is Mystic - hot
out of Minneapolis-St. Paul

FREE COVER with costume
\$1.00 cover without costume

CASH AND PRIZES
FOR BEST
COSTUME

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is an excellent start to a
challenging career as an Air
Force Officer. We offer great
starting pay, medical care, 30
days of vacation with pay each
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Air Force recruiter. Find out what
Officer Training School can mean
for you. Call

1-800-423-USA F TOLL FREE



ATTENTION STUDENTS, STAFF AND ATHLETES

- ★ Professional massage therapy available
at Phase II Nautilus Club!!
- ★ Sports Therapy, Neuromuscular, Structural
and Stress-Reduction.

Located at 404 W. Superior Street
Room 215 Downtown Duluth

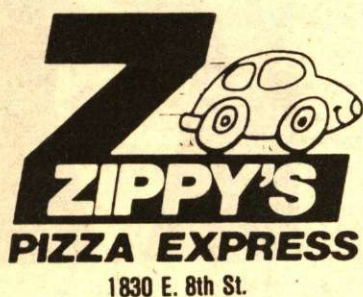
- ★ Contact **John Foster** at Phase II.
727-4644 or at home 722-1738

Bring this ad with and receive
\$5.00 off your first visit!!

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FAST FREE DELIVERY IN 30 MINUTES
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LIMITED DELIVERY AREA



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12" 1 item pizza
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The WAREHOUSE

HALLOWEEN BASH

Decoys Oct. 30 & 31

Best Costumes

1st - \$50
2nd - \$35
3rd - \$15

Class Act

Hair Designers and Tanning Center



Student Discount Everyday
On Tanning & Hair Services

Top Quality Hair & Skin Care
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Kenwood Shopping Center

724-8509

Within walking distance of your campus

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Humor

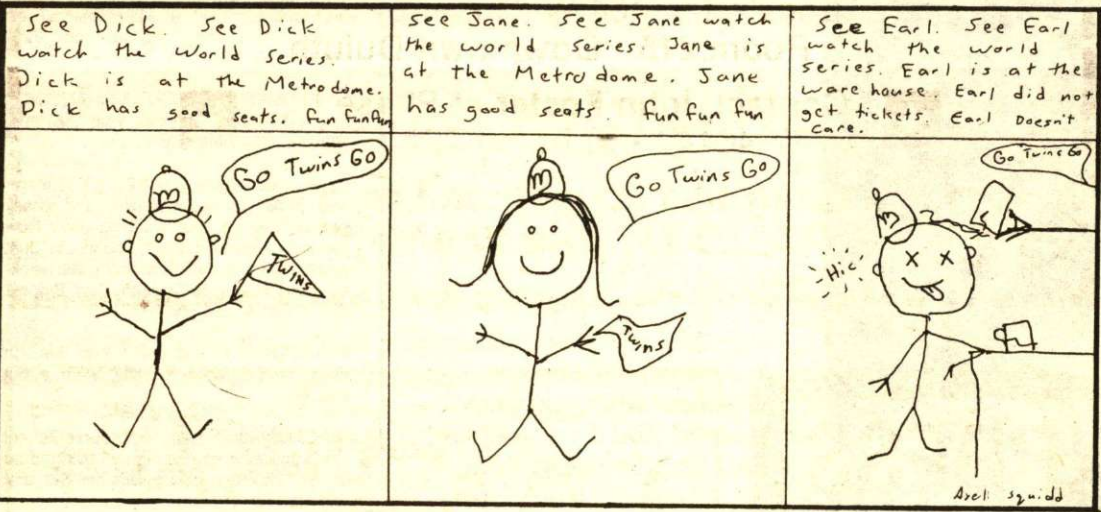
BAD DREAMS • JON GODFREY



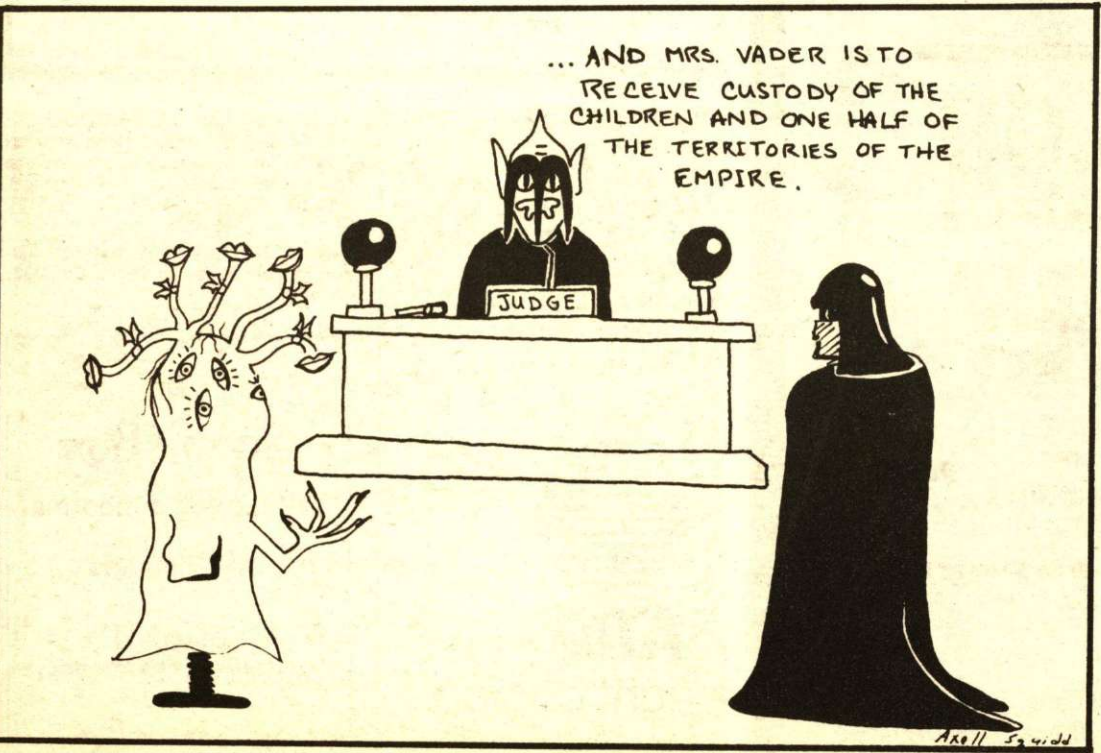
SCHOOL ZONE • JOSEPH PILLSBURY



DICK, JANE & EARL • AXELL SQUIDD



SQUIDD



THE WILD BUNCH • TIM HOLMES



ALTHOUGH RELUCTANT TO ADMIT IT, OLD WIDOW KRONSCHNABLE SECRETLY LOVED KIDS AND HALLOWEEN.

MAIBURY, U.M.D. • MAI LOON GOH



WHAT ELSE CAN GO WRONG?

Classifieds

JOB

"THINKING of taking some time off from school? We need MOTHER'S HELPERS. Household duties and childcare. Live in exciting New York City suburbs. Room, board and salary included. 203-622-4959 or 914-273-1626.

OVERSEAS JOBS...Summer, yr. round. Europe, S. Amer., Australia, Asia. All fields. \$900-\$2,000 mo. Sightseeing. Free info. Write UC, PO Box 52-MN1, Corona Del Mar, CA. 92625.

ON-CAMPUS travel representative or organization needed to promote Spring Break trip to Florida. Earn money, free trips, and valuable work experience. Call Inter-Campus Programs at 1-800-433-7747.

NANNY - \$150-\$200/wk. Do you love and enjoy children? Need a break, \$\$\$\$ for school? Comfortable homes, carefully screened families, ample free time to explore social and educational opportunities of historic New England. One year commitment required. Mrs. Spang, Child Care Placement Service, 121 First St. N., Minneapolis, MN. 55401, 612-332-5069.

FREE - Trip to Daytona plus commission money. Take advantage of promoting the No. 1 Spring Break trip. If interested call Designer's Travel, 1-800-453-9074. Immediately!

TRAVEL Field Opportunity. Gain valuable marketing experience while earning money. Campus representatives needed immediately for spring break trips to Florida or South Padre Island. Call Campus Marketing at 1-800-282-6221.

TRAVEL promoters wanted. Earn high commissions and free trips! Fantastic business experience for your resume. Meet people and gain recognition on your campus as an Entertainment Tours Spring Break Trip Campus Representative. Call toll free 1-800-525-1638 and ask for Entertainment Tours.

FOR SALE

FOR SALE: 1979 Mercury Capri (Mustang) V-6, 3 sp/od, ps/pb, new paint, plates, brakes, Ghia, new stereo AM/FM cassette w/7 bd. eq. LED lights/foder, make offer! 624-2603.

SERVICES

I LIKE GOOD clean fun and even do windows. All your cleaning needs at home or work. Give a few hours cleaning to someone you love. Beat the Christmas rush. Call now. 879-2956, May.

PROFESSIONAL Typing/Word Processing - Across street from Campus. \$1.50 per double-spaced page. Call 724-6485. Letter Perfect Secretarial Service, 411 W. St. Marie Street.

QUALITY WORD Processing. Accurate typing of term papers, reports, resumes, theses, mailing lists. Documents automatically spell checked. 24 hour service on most jobs. Call Lynne, 722-6775.

TYPING/WORD Processing. Quick, accurate typing of term papers, graduate theses, resumes and cover letters, mailing lists. Special student rates. Automatic spellchecking. Pat Greenwood, 525-2989.

HAVE tape measure will travel. All your sewing and mending needs. Call 879-2956 and ask for May.

WORD PROCESSING SERVICES including manuscripts, reports, term papers, masters theses and a complete resume service. Word Processing of Duluth, Woodland Ave., 728-6509.

WANTED

ROOMMATES wanted; preferably female, non-smoker, convenient off campus home less than 2 miles from campus, laundry facilities, dishwasher, color t.v. Rent \$116/month plus utilities. Beginning Dec. 1, 1987. Call 724-3040.

SKIING instructors wanted to work at Spirit Mountain this season. No experience necessary - training provided. Mandatory meeting at Spirit Mtn. on Sunday, Nov. 8, 6 p.m. Training takes place the following two weekends. For further information, call Randy evenings at 624-3369.

WANTED: Campus representative to market our low cost, high quality Daytona Beach Spring Break trip. Earn extra money and free trips while gaining valuable business experience. Call Kurt at Travel Associates today at 1-800-558-3002.

PERSONALS

TO OUR wonderful neighbors in 318B Oakland Apts: You are some kind of lusher. Let me tell you...you make a mean lemonade. And it was almost like sinning eating those fabulous caramel treats. Let me tell you...you know how to put on a party: Pictionary until 3 a.m. Incredible! And your friends - they were liberal - just the way we like 'em. (Does Denise always sing "Climb Every Mountain" while sleeping? or should we suspect something?) Seriously, we had an excellent time! Thanks. Curly, Moe & Larry.

"LET'S DO THE TIME WARP AGAIN!" We had a blast in the past, and The Rocky Horror Picture Show is back for one night only, Friday, Oct. 30, at the Norshor Theatre. Bring your rice, toast, waterguns, newspapers, cards, toilet paper and confetti. Let's do it up right and make it a party.

THANKS to all who followed us to form the "Twins Train." Duluth has never seen so many people get out of hand and rock the town - a night which will never be forgotten - Twins World Champions!! Oakland A(Aspen) 3rd Floor

DEAR SUE, Eat shit! Don't we love Anna the Banana and the Granola. Halloween's going to be a super drunk. Love Sanky (your sane roommate)

SOUL TRAVEL the easy way! Free introductory talk, Saturday, Oct. 31, 1:30 p.m. Duluth Public Library-Gold Room. For more information, call 723-1240.

WANTED: Used ski equipment and clothing for Alpine Club's Ski Swap. If you need to sell it we can help. Drop off times are Fri., Nov. 13, 12-4 by SA Records and Sat., Nov. 14, 8-10 in Upstairs Kirby. SUN! SURF! PARTY! The only real break in town. Come party with 1st Street and Great Destinations at South Padre Island. Sign up before Dec. 18 and receive a Free Mexican Shopping Trip. Call Tom, 728-1697 or Erik, 722-2212.

"THE TIMES THEY ARE A-CHANGING," at SA Records. Classics from the '60s, '70s, and '80s plus new releases.

HEY JAKE, would you REALLY, I mean roly shake her like a chicken and smack him up silly on your wedding day? Now that I think about it, yeah, you would. Just wanted to say great job cheering last weekend and Happy Halloween. The Biggest Twins' Fan You Know.

P. Tell Oscar hi and that I miss him...oh yeah, next time we wrestle, wear a nut cup. B.

ZUB, Hollywood, Furlip & of course Zelmol! Don't you ever say that I'm all talk and no action. Just meet me upstairs this Sat. and we'll discuss it further...

SKIERS - Don't buy your ski equipment or clothing until you check out the Ski Swap Sat., Nov. 14, 10-5 and Sun., Nov. 15, 12:30-4 in Upstairs Kirby. Behold the bargains! Sponsored by the UMD Alpine Ski Club.

DISCOVER new heights of Health! For health education info., call Tammy Rendon-Orth 8155.

PREGNANT and Afraid? Need a friend? Call for free pregnancy testing and free confidential counseling. Call Birthright, 723-1801.

WANNA GET HIGH? Try skydiving! Student discounts now in effect. Call 392-8811.

Call your mummy.



Abbott and Costello Meet the Mummy
© 1985 Universal City Studios, Inc. Licensed by Merchandising Corp. of America, Inc.
© 1987 AT&T

You remember. She was always there when you were frightened. And if you got hurt, she was standing by with bandages. Wouldn't it feel good to talk to your mother again right now?

Calling over AT&T Long Distance Service probably costs less than you think, too. And if you have any questions about AT&T rates or service, a customer service representative is always standing by to talk to you. Just call 1 800 222-0300.

Sure, your schoolwork and your friends keep you busy. But call home and find out what she's wrapped up in.



The right choice.

New!
Students Welcome!
Soap Box
Self Serve Laundermat
&
Dry Cleaning

14 E. Calvary Rd.
(across from Falk's Pharmacy)

Hours:
7-9 Mon.-Fri.
7-8 Sat.
9-8 Sun.



"YOU can't always get what you want," but when you want it you can get it at SA Records. Special orders at no extra cost!

GOSH, Dang, Darn! Wednesday, the 4th! They'll be here in the North, so give studying the boot and come see Zoot Suit! Wednesday Night Comedy Series, 8 p.m., Nov. 4th in Kirby Ballroom, CSC, Inc.

FREE - I have 6 very lovable kittens that need a home. If you're interested please call Connie at 398-6369 or 398-5310.

WAKE UP your spiritual life! Are you interested in: dreams, creativity, spiritual growth, soul travel? Duluth Heart of Eck Seminar, Saturday, Nov. 7, Duluth Public Library-Green Room. Introductory Talk, 12:30 p.m., Free. Main Program, 1-3:30, \$3 admission. For more information, call 723-1240.

"PREGNANT? Need someone to talk to? Free confidential pregnancy testing and support services including housing. Phone answered 24 hours. 727-3399. Lake Superior Life Care Center, Room 11, 206 W. Fourth Street, Duluth, MN. 55806.

SOUL TRAVEL? Learn how to awaken your divine self-soul! Free introductory talk Sat., Oct. 31, 1:30 p.m., Duluth Public Library-Gold Room. For more information, call 723-1240.

WHAT'S a Zoot Suit? A new aerodynamic flight jacket? The latest technology in baby diapers? NO!! It's a comedy crew of two and into laughter they'll immerse you. At Kirby Ballroom, Wed., Nov. 4, for KPB Wednesday Night Comedy Series. It starts at 8:00 - so be there or Blast Off (in a Zoot Suit!) CSC, Inc.

FINALLY - A ski movie that rocks! The Good, the Bad, and the Gnarly. If you're a powder hound or would just like to catch some tasty skiing, don't miss this flick! Fri., Nov. 13 and Sun., Nov. 15, 7 and 9 in BohH 90. A great study break for only 2 bucks.

SEXUALLY Transmitted Diseases (STD's) can have lasting effects on your life. Are you playing it safe? For more info., call SHC at 8155.

*There is this girl we know,
who was born 22 years ago.
Her name is Sandy,
She keeps Stroh's Light handy,
And tonight we're gonna make her
blow.*



*Happy Birthday Sandy!!!
Love, Colleen, Lisa, Emily and Tim*

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OCTOBER is "Responsible Relationships" Month at the UMD Student Health Clinic. For information on Healthy vs. Unhealthy Relationships, Sexuality, AIDS, STD's, Date Rape, saying "No" and more -- Call 8155 or drop in the Mini Apple (Lib. 111).

HALLOWEEN BASH

Sat., Oct. 31
Norshor Theatre
8:30 - Close

- Professional DJ System
- All You Can Drink
- Prizes
- Everyone Welcome, costumed or not!

1st Place - Compact Disc Player
2nd Place - Electric Guitar
3rd Place - 5 CDs of your choice
4th Place - 2 lb. Chocolate Bar
plus 100 Grab Bags to be Raffle

Proceeds go to local charities

Sponsored by 211 East Superior St.
1st Street Gang ID Required
and
Electric Fetus Records



Check our:
DYNAMITE DISCOUNT PRICES ON

Blatz (1851) - 12 Paks
Budweiser Suitcases
Pabst Suitcases
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-Cold Kegs Available-



2416 London Road

724-8818

LAKE AIRE BOTTLE SHOPPE

TAYLOR RENTAL

-Carpet Cleaners

-Television Sets

-Automotive Tools

1710 LONDON ROAD, 728-4217

Mr. Pete's

EVERY WED. -

50¢ Taps 9-11

THIRSTY THURSDAY

7-10:30

HOP THE TRAIN

October 29-31

WEABELS

October 30

Halloween Costume Party - Sat., Oct. 31

412 West Superior Street

Due to Your Overwhelming Response
We Are Extending Our...

\$ TEN DOLLAR BONUS \$

on your first donation this fall. Redeem this ad on your first visit by November 30, and collect your bonus after donating plasma. Your plasma donations are vital to us... We are very glad you're back!

Earn \$10-\$15 Per Donation

Our equipment is sterile and designed for one-time use. Don't let unfounded fears deprive those whose lives may depend upon your donations. Please come in as soon as possible.



Hyland Plasma Center

9 West Superior St.

Duluth, MN. 55802

727-8139

CHI-CHI'S

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Chi-Chi's Schedule of Events for November
Happy Hour Mon.-Fri., 3-6 Sat., 11-5
Free Hors D'oeuvres during Happy Hour
Sabinas Beer Fri. & Sat. 99¢



29)

Addicted to soaps? Watch on Big Screen TV during Lunch.

30)

Stop in for our free Food Bag. 3:00-7:00

31)



1)

Start planning your Christmas parties now. We accommodate parties from 2-7. Special menus available.

2)

Strike's over! Real football on Big Screen TV **Monday Night Football. \$2.95 Pitchers of Miller Lite. 50¢ Tacos.**

3)

Election Day. Vote for your favorite Margarita. 1/2 price Margaritas all day.

4)



Thumbs Up for 50¢ Tacos.

5)

Tex Mex Fest. 1/2 price appetizers. Texas Teas - Keep Mugs. **\$3.00/**

6)

Weekend got you down? Stop in for 75¢ Taps 3-6.

7)

Pick up the phone and give your friends a call to meet at Chi-Chi's for Happy Hour 11-5 and Sat. eve relaxation.

8)

Ho-Hum Sunday? 99¢ Screwdrivers 99¢ Bloody Marys 11-4. During the Game: \$2.95 Pitchers of Miller Lite, 75¢ glasses.

9)

Monday Night Football. Predict the score and win! \$2.95 Pitchers of Miller Lite. 50¢ Tacos.

10)

Let's get to the point... **Margaritaville** every Tuesday. 1/2 price margaritas.

11)

Mexican Beers on special today! Tex Mex/Chili Dog - 50¢ Tacos 50¢.

12)

Check out STATESMAN for tomorrow's surprise specials!

13)

Surprise! Surprise! from 3-6!

14)

Take a Break Stop at Chi-Chi's Happy Hour 11-5.

15)

99¢

Screwdrivers & Bloody Marys

16)

No luck last week - try again **Win a chance to go to the SUPERBOWL.**

17)



18)

Want to go to exotic places and meet new people? Chi-Chi's for 50¢ Tacos - but don't drink the water.

19)

Tex Mex Fest. 1/2 price appetizers. \$1.50 Texas Teas and mugs of Margaritas.

20)

Happy Hour 3-6. Free Food Bag 3-7.



21)

Undecided about Christmas gifts? Chi-Chi's gift certificates and T-Shirts are available.

22)



23)

\$2.95 Pitchers Miller Lite, 50¢ Tacos. Monday Night Football.

24)



25)

50¢ Tacos from 8-11

26)



27)

Tired of turkey already? **Free Food Bag 3-6.**

28)

Clip and Save this calendar for future reference!

Now that you've gotten into Minnesota, IBM can help you get more out of it.

The road to graduation is paved with term papers, lab reports, cramming, all-nighters and, of course, exams.

To ease that journey and awaken your professors to your exceptional abilities, we suggest the newest member of the IBM® Personal System/2® family: the Model 25 Collegiate.

It's a high-powered personal computer with advanced graphics capabilities, designed to fit on your desk without adding to the clutter. And it comes with a generous 640 KB memory, two 3.5" diskette drives and an aid package every student can appreciate—a big discount, plus Microsoft® Windows 1.04, Write, Paint, Cardfile, IBM DOS 3.3 and a mouse.

Pop in the load-and-go diskette and your Model 25 Collegiate is set to help you write and revise long papers and illustrate your points by combining words and graphics. So your professors will draw favorable conclusions about your work.

For more information on the Model 25 Collegiate, visit the IBM Education Product Coordinator on campus. You'll quickly learn how to get the most out of the IBM Personal System/2. **IBM**

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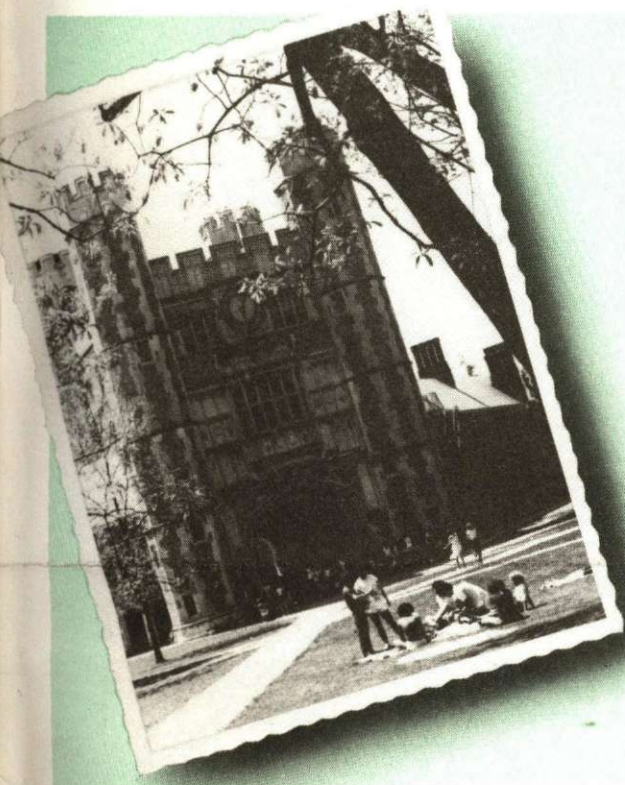




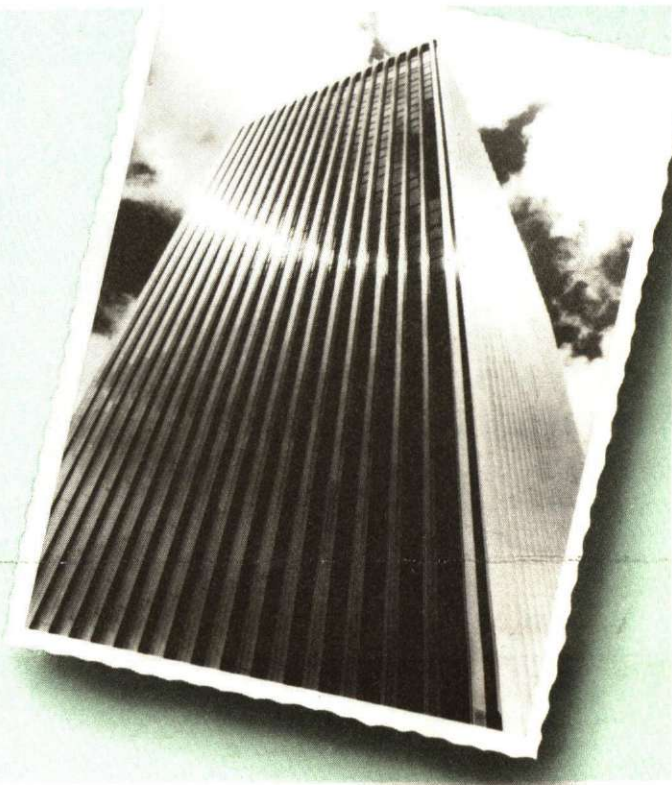
A COLLEGIATE NEWSLETTER

Fall 1987

Corporate Recruiting— Tips from the Experts



■ **“Most recruiters today are looking for a special type of graduate. Grade point averages, extra activities and experience are important, but not the only qualifiers. I like to see bright, aggressive, well-rounded men and women who are eager to learn.”**
—Carolyn Gibson, Vice President,
Merrill Lynch Investment Banking,
Analysts and Associates Program



Whether you're a freshman just beginning your college education or a senior getting ready to complete years of study, graduation is the goal you're shooting for. But graduation isn't just an ending, it's also a beginning—a time to make important decisions about your career.

One way to begin exploring your career options is through on-campus recruitment. The recruitment process can help you gain insight into the corporate world, give you more confidence about your future goals and help you to get a head start on launching your career.

\$ense™ recently met with a group of corporate recruiters to find out more about the qualities they look for when screening job candidates. We'd like to share some of our findings with you—to help you make the most of the recruitment process.

Over the last few years, the corporate world's vision of the “top recruit” has been changing. Not long ago, the surge in computer applications in business created a demand for computer science majors who were needed to design, program and run complicated new systems. And more recently, there has been a big increase in MBA enrollment across the country. But graduates with other degrees can also find good jobs in business. For example, several of the recruiters *\$ense* talked with admired the “broad focus” that liberal arts graduates bring to their careers.

The Outstanding Recruit

How do recruiters select the candidates who will receive job offers? Our informal survey reveals that academic major and grade point average are not the only determining factors. Personal characteristics, skills and accomplishments play an important role, too.

Some recruiters look for learned skills such as the ability to handle supervisory tasks. A record of successfully managing a campus residence hall would impress these recruiters. Other recruiters *\$ense* spoke with want to see strong motivation as well as diverse skills and interests. The ability to work hard as demonstrated by an outside job during the school year or paying your own way through school can also be a strong plus in your favor.

In a recent interview, Carolyn Gibson, Vice President, Merrill Lynch Capital Markets, summed up the qualities she looks for in an outstanding recruit. One quality, Carolyn noted, is the grade point average: “The GPA can indicate one's ability, performance under pressure and endurance. But it's not the only indicator of a good recruit. Extra activities are equally important; they show well-roundedness and leadership qualities.” Carolyn also singled out entrepreneurs, students who start their own businesses: “Their energy and commercial sense intrigues recruiters—they are individuals who deserve a second look.” And the importance of graduate school? “This depends on the individual,” according to Carolyn. “Recruiters are interested in both undergrads and grads, so your record will speak for you.” And finally, Carolyn emphasized that “relevant job experience is preferred, but not required. Most recruiters realize that most college grads don't have any practical work experience. But, having experience is an added plus.”

Be Prepared

Doing your homework—researching the companies you will be interviewing with, preparing your resume and polishing your interviewing skills—can give you the competitive edge in the recruitment process. In a recent interview, Maria Leo, College Relations Manager for Merrill Lynch, stressed the importance of advance preparation:

“In interviewing the large number of candidates we see nationwide, a factor that greatly influences my decision is the student who has taken the time to do some fundamental research in the field and the company in which he/she is interested. This, coupled with a genuine enthusiasm for the industry, shows the student is targeted and developing a sense of direction as to where his/her career path will lead.”

The Resume

Your resume serves as an introduction to your future employer. Recruiters look for a high quality resume, but they also know that the best looking person on paper is not always the best hire. One absolute must on your resume, according to the recruiters

we talked with, is honesty. Don't misrepresent your grades or your experience. A recruiter is trained to detect discrepancies between the resume and the interviewee.

For help in learning how to prepare a strong resume, contact your college's placement office to find out if your school offers a resume-writing workshop.

The Interview

In addition to researching the industry and company you are interviewing with, do a self-assessment before the interview: Know your skills and your best attributes. The recruiters who shared their ideas with *\$ense* offered the following suggestions:

- Know yourself
- Act comfortable
- Respond with original answers
- Don't ask about salary in the first interview
- Don't bring notes or written questions

Useful tips, like these, can be extremely helpful when it comes time for an interview. But, it is also important to regard the first interview not as the time to land the job, but as a time to establish a relationship with the interviewer.

Participating in the on-campus recruitment process is just one of a number of ways to secure your first job. But if you are willing to put in hard work on a job search before you graduate, recruitment offers many advantages. Becoming a successful recruit allows you to step into the corporate world right out of college. The process itself can give you confidence in your accomplishments and in your abilities to move on. So, look for college recruitment sign-up sheets on your campus, do your advance preparation and begin the work of making your career goals a reality.

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Life Insurance—A Guide to the Basics

While you are still a student, life insurance may seem a very distant issue, something you won't have to think about for a long time. But as you prepare to graduate, start your career, marry, plan for a family and/or the purchase of your first house or condo, you should begin to think about your need for insurance coverage.

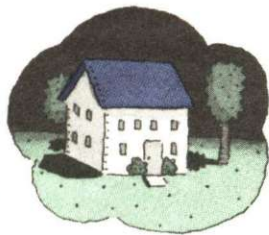


Getting coverage early on has several benefits. You can usually obtain lower rates. And with a guaranteed renewable policy (which is most common), a significant change in health will have no effect on continuing the coverage.

Why People Buy Insurance

Many different needs can be met by insurance products such as life insurance,

annuities and disability income insurance. Life insurance protects your family if you die prematurely. An annuity can provide you with income you can't outlive; and disability insurance protects



you if a long-term injury or illness prevents you from earning a living.

The amount and types of insurance you need depend upon your life situation. For instance, many people buy life insurance to provide security for dependents if a breadwinner dies. But you can also use some insurance products to help provide funds for future goals such as a child's education or your own retirement. Here's a look at the more popular types of insurance.

Term Insurance

Term insurance provides pure insurance protection for a

specified time period—one year, five years or even longer. There is no cash value, and your beneficiary collects only if you die during the period of coverage. Term insurance generally offers the most protection at the lowest cost when you are younger, but premiums increase in cost each time you renew the policy and could become expensive in later years.

Because term insurance provides short-term coverage, it is suited for meeting temporary needs. Term offers a wise choice for younger and middle-aged people with growing families who need a large amount of coverage at a lower cost.

While you may have some term coverage available through an employer, it may not be enough to support a young family. Ideally, your total coverage should be large enough to replace income lost in the event of the death of one or both spouses for as long as required.

Note that people who work at home caring for children also need insurance coverage. Many homemakers have little or no insurance, and yet the cost of replacing the child care, housekeeping and other services they provide could

create a real financial hardship for their families.

Whole Life Insurance

Whole life insurance insures you for your whole life. Typically, in its purest form it pays a fixed death benefit and your annual premium charges never change. Whole life costs more than comparable term insurance when you are younger, but it eventually becomes less expensive than term as you grow older.

While the policy is in force, your cash values build on a tax-free basis. If you need the money, you can usually borrow against the policy's cash value, generally at a relatively low rate of interest, or you can surrender the policy for its cash value rather than maintaining your insurance protection. However, any increase in the cash value over the total premiums paid would result in gains that would be taxed.



Many people who purchase term insurance for a specific temporary need also buy whole life policies to provide for permanent insurance requirements. Term insurance is generally not suitable for this purpose, because many companies discontinue death benefits after the age of 75, and term premiums can become extremely expensive long before you reach that age.

Disability Insurance

Disability insurance provides you with income if you are unable to work for long periods because of accident or illness. Coverage through your job or government programs may not go far enough, but



purchasing supplementary coverage can help you and your family maintain a reasonable standard of living if you become disabled.

Annuities

While people may buy life insurance to protect against the financial hazard of dying too soon, they may also buy annuities which protect against the hazard of outliving their savings.

Annuity products provide a way to accumulate savings on a tax-deferred basis with a variety of investment choices. When you buy an annuity, you place a sum of money with a life insurance company. When you reach the eligible age for receiving payments, you can select from a variety of payment options, including the option of receiving payments for as long as you live.

For More Information

Learning about life insurance should be a key element of your personal financial plan. And when you are ready to purchase life insurance products, talk with a qualified insurance specialist and compare the alternatives carefully in order to create a comprehensive, flexible plan that provides the amount and type of protection you need.

What You Should Know About Mutual Funds

Mutual funds are popular investments. In 1986, investors poured a record \$235 billion into mutual funds and total industry assets climbed to more than \$730 billion. Open the financial pages of any major newspaper and you'll see page after page of ads for mutual funds of all kinds—money market funds, stock growth funds, tax-exempt funds.

Why the tremendous popularity of mutual funds? Are they a good investment for someone just starting out?

Mutual funds have become popular, in large part, because they provide people who don't have the time or experience to pick individual securities with a convenient way to invest in the stock and bond markets.

Mutual funds, which are professionally managed portfolios that pool the funds of hundreds—or even thousands—of investors, offer a number of other important advantages.

First, investment in mutual funds allows you to spread the risk of owning securities. Many investors do not have the financial resources to achieve significant diversification on their own. Because a mutual fund pools the assets of many investors, it can take positions in a great number of issues representing many different industries. As a result of this diversification, declines in one or more holdings can be offset or reduced by gains in other issues in the portfolio. Mutual funds can give you the opportunity to diversify not only among industries, but also among different types of securities or even world markets.

Another important advantage offered by mutual funds is liquidity. Mutual fund investors enjoy a high degree of liquidity because mutual funds generally stand ready to buy back shares. (Note, though, that the price at the time of redemption may be higher or lower than the investor's original cost.)

Mutual funds are also attractive to beginning investors because they offer low minimum investments—often as low as \$1,000, or sometimes lower.

In addition, if you invest in a "family" of mutual funds managed by the same organization, you may be able to switch among those funds at little or no cost by simply making a phone call.

A Fund for Every Goal

While mutual funds can invest in a wide variety of financial instruments, each fund has a clearly defined investment objective.

One popular type of mutual fund is the *money market* or cash reserves fund. These funds invest in highly-rated, short-term debt securities that usually offer relative stability of principal and liquidity (for more on money market funds see "Investing on a Shoestring," p. 3). Many financial services institutions offer this type of account, often with a check writing feature.

Other types of funds have different objectives. *Aggressive growth* and *growth* funds, for example, invest in stocks primarily for long-term capital appreciation. The more conservative *growth and income* funds invest in stocks for a combination of capital gains and dividend income, and *balanced* funds buy both stocks and bonds to pay current income and seek long-term growth of both principal and income. *Tax-exempt* funds, which invest in securities issued by states or municipalities, offer income that is exempt from Federal income taxes and, in some cases, may be exempt from state and/or local income taxes as well.

Preparing to Make Investment Decisions

With more than 2,000 mutual funds available, it's easy to be confused about which specific funds to choose. Some advance research will help you to identify the fund(s) that meet your needs and goals.

You can find almost all you need to know to make an informed investment decision in the prospectus (including the statement of additional information), a legal document which must be made available for every initial offering of mutual fund shares. The prospectus includes answers to three key questions: Does the fund match my own investment philosophy and goals? How has the fund performed? What are the fund's sales charges, fees and expenses?

Let's say you've defined your investment objective and have narrowed the field to a handful of likely funds that you've read about in the financial pages of your newspaper or personal finance magazines. You can get prospectuses from a brokerage firm or by contacting the fund directly. (Many funds and brokerage firms have toll-free numbers that you can call for a prospectus.)

All prospectuses include information on the fund's management objectives and policies, services (such as automatic rein-

vestment of dividends, automatic withdrawal programs or check-writing privileges), performance or financial history and fees.

Fund Investment Objectives and Policies

The statement of the fund's objective—how fund managers intend to invest your money—should be a primary concern in deciding whether a fund is the right one for you. If your own investment philosophy and the fund's differ, then the fund is not for you—no matter how tempting its track record. If, for example, you are looking for aggressive growth and the fund seeks to offer high current income, continue your search until you find a fund whose objectives meet your needs.

Performance is a Priority

The Securities and Exchange Commission (SEC) requires mutual fund prospectuses to provide financial information for the last 10 years or the life of the fund, whichever is shorter.

Crucial information about changes in fund share value is summarized under the heading "net increase (decrease) in net asset value." Net asset value is the value of one share of a mutual fund and is computed by totalling the value of the securities and other fund assets, such as cash, then deducting the liabilities and expenses, and finally dividing the result by the number of fund shares outstanding. The important question to ask as you review these data is: Has net asset value been rising steadily, even in weak markets? Roller-coaster results may indicate volatility and erratic performance.

Charges Can Vary

The most common sales charge is the *front-end load*—limited by law to 8.5 percent or less—which is subtracted from your total purchase price before the fund issues your shares. Sales charges assessed when you sell your shares are called *back-end loads*. These fees are generally graduated—and are highest on withdrawals made during the first year and can decrease to zero after several years.

Mutual fund shareholders indirectly pay a fee to the professional managers who invest their money. How a fund charges

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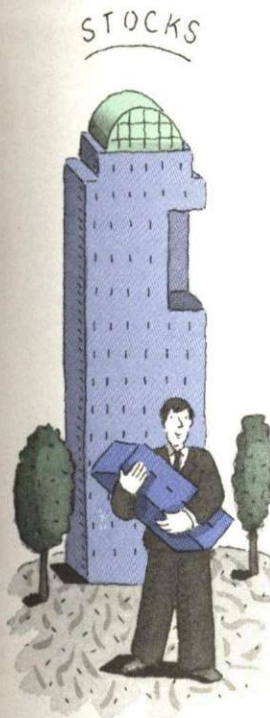
Investing on a Shoestring (Well, Almost!)

Investments aren't only for the rich—they can be one of the best ways there are to get rich. By starting small—with as little as \$1,000—and building up your investments over the years, you can reach your financial goals and create a comfortable and secure future.

There are many investments that can get you started on a lifetime program of asset building, but some of them require large initial outlays. The investments discussed in this article—stocks, money market funds and Certificates of Deposits (CDs)—can usually be started with \$1,000 or less.

Stocks

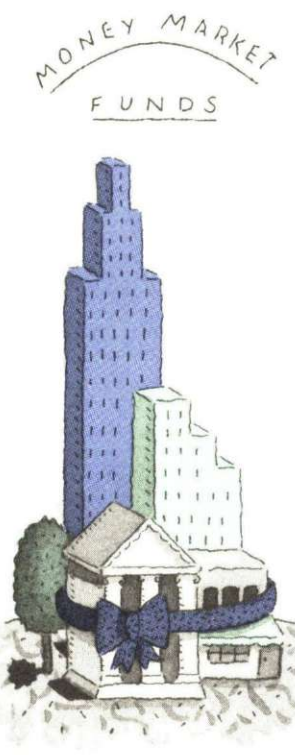
Stocks represent part ownership in a corporation. Individual common stocks can be vehicles for potential growth in many investment portfolios, but individual stocks, as well as the stock market as a whole, have their downside, too. That's why careful research should precede any stock purchase or sale.



It's important to make sure that the stock you select meets your financial goals. If, for example, you are looking for steady dividend income and do not want to put your principal at high risk, you may want to choose stocks of high quality, financially stable companies with records of steadily increasing earnings. But, if you are interested in accepting higher levels of risk with the hope of earning higher returns, you might want to try more speculative stocks.

Stocks range in price from a few dollars or less to over one hundred dollars per share and are relatively liquid—that is, you can usually find a buyer for stocks traded

on the major exchanges and "Over-The-Counter," when you want to sell—although you may not be able to obtain the price you were initially looking for.



Money Market Funds

Money market funds (professionally-managed investment portfolios) pool the funds of many individual investors to buy short-term money market instruments such as U.S. guaranteed Treasury bills, Certificates of Deposit (see CD section below), bankers' acceptances ("bills of exchange" guaranteed by the accepting bank) and commercial paper (short-term debt of corporations). Money market funds are very liquid—they can be converted to cash quickly and easily, often by writing a check against the account. These funds provide a steady income and expose your principal to very little risk.

Current yields for major money market funds are listed in your newspaper's financial pages. Minimum investments vary with the fund, but you can invest in many for under \$1,000.

Certificates of Deposit (CDs)

Certificates of Deposit, which can be purchased through banks, savings and loan institutions and brokerage accounts, offer a set interest rate for a set period of time, ranging from one month to 10 years or more. CDs are considered to be very safe (they are insured by the FDIC/FSLIC up to \$100,000 per depositor per depository

institution). Depending on where you purchase your CDs, their degree of liquidity can vary. For example, some banks and savings and loans may charge substantial penalties for withdrawal of funds before maturity. Other institutions, such as brokers, may maintain a secondary market in CDs, where CDs are actively traded daily. If you liquidate before maturity, you may receive more or less than your overall investment, depending on interest rates and other factors at the time you wish to liquidate. If you hold your CDs to maturity, however, you are assured of receiving all principal and interest, so long as the FDIC/FSLIC insurance is sufficient to cover your investment.

There are also zero coupon CDs which do not pay interest until they mature, but are sold at significant discounts from face value.



Individual Retirement Accounts (IRAs)

The IRA is not a specific type of investment, but a tax-deferred account that can be "filled" with a great variety of investments. Designed to encourage savings and investment, the IRA lets you put away up to \$2,000 of your earned income per year and lets it grow tax-deferred until you withdraw funds. If you liquidate funds from your account before age 59½ (except under certain circumstances), you may be subject to a 10% penalty in addition to any ordinary income taxes you may owe on the sums withdrawn.

The IRA can also provide a valuable tax deduction on your Federal income tax return. If you are not covered by an employer-sponsored retirement plan, you can claim a full deduction on your IRA contribution. If you are

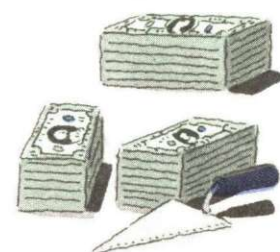


covered by an employer's plan, you may deduct the full contribution if you are single and earn \$25,000 or less (or \$40,000 or less for married individuals filing a joint return). If you are covered by an employer's plan and earn above those figures, your deduction limit is gradually phased out. But remember, even if your contribution is not fully deductible, earnings on the account still grow tax-deferred.

Starting Out in Investing

The investments we've introduced here can become the basic building blocks of your personal portfolio—if you seize the initiative and take control of your financial life now. Once you've set up a budget, pay yourself first every month—put money aside for your investment program. Ten percent of after-tax income is a good goal to shoot for.

After you graduate and start working, take advantage of payroll deduction plans, company stock purchase plans, profit-sharing plans and/or salary reduction plans where you work. (For more information on investing through your employer see next story.) If your company doesn't have any of these automatic savings/investment programs, you may want to arrange with your bank or financial services institution to have a set amount automatically transferred from your checking account to a savings account every month. Finally, avoid the temptation of spending that "extra" cash and, instead, start the investment program that will put you ahead in the years to come.



When Companies Help You Invest...

When you are looking for your first job, you know, of course, that benefits, as well as salary and promotion opportunities, are important considerations. But did you know that many employers, especially large corporations, offer their employees investment opportunities along with other company benefits? Read on for tips on how you can benefit from employer-sponsored investment programs.

The advantages offered by company-sponsored investment programs can be considerable. First of all, these types of programs generally allow you to have funds for investment deducted directly from your paycheck, giving you an automatic investment program. In addition, some company-sponsored retirement plans let you contribute pretax dollars, with the earnings growing tax-deferred until you make withdrawals. And some employers will even match a portion of your contributions. Employee stock purchase plans and 401(k) plans, discussed below, are two of the ways that you can begin to invest.

Employee Stock Purchase Plans

Employee stock purchase plans allow you to share in the growth of your company by investing in its common stock. You can purchase company stock through systematic payroll deductions, directing either a percentage of your salary or a set dollar amount toward stock purchases, depending on the plan. Many companies pay the brokerage commission for stock purchases, and some may contribute toward a portion of the purchase price. When you decide to sell stock that you hold, you may also receive reduced brokerage rates on the sale.

Advantages of Affordability

Participating in your company's stock purchase plan gives you an affordable and systematic way to invest. No matter how much or how little you designate for stock purchases, you will be accumulating shares. Many plans allow you to buy both full and fractional shares, and because you are buying by the dollar amount, you can take advantage of a technique known as "dollar cost averaging." This means that you will be buying more shares of your company's stock per pay period when the price goes down and fewer shares when the price goes up. Over the long run, if purchases are continued through fluctuations in the market price, your average cost per share will be lower than if you bought a fixed number of shares each time.

Participating in your company's purchase plan also offers other advantages: You may have the option of having dividends automatically reinvested in more shares of your company's stock, helping you to build more assets, and you can usually liquidate your investments should financial needs arise.

Your company's stock purchase plan gives you a convenient and cost-effective way to invest. But remember, like all stocks, the stock that you purchase through the plan can go down, as well as up. So it's important to diversify, making your company's stock just one part of a well-balanced investment portfolio.

401(k) Plans

401(k) plans let you defer taxes on income you place in a company-sponsored retirement savings and investment plan. You don't pay Federal (and in some cases state or local) income taxes on money you put into the plan—or on its earnings—until you receive the funds, either at retirement or when you leave the company and choose to take a distribution. This means that your money goes to work for you, accumulating earnings for your future while taxes are deferred.

How much you can contribute in pretax dollars to a 401(k) each year is determined by your employer, with an upper limit set by the IRS. This tax year (1987), the IRS cap on employee pretax contributions is \$7,000. In some plans, you can make further contributions in after-tax dollars that can also grow tax-deferred until withdrawal. Some companies will match a portion of your contributions. The matching portion becomes yours when you become "vested." How long it takes for you to become vested in these funds will depend on the terms of your company's plan.

You will probably have several options for investing the funds in your 401(k) plan. Many employers offer a choice of investment opportunities ranging from mutual funds to Guaranteed Investment Contracts (G.I.C.s). Some publicly held companies also permit you to include your company stock on the "menu" of investment choices.

While 401(k)s offer tax advantages and investment flexibility, it's important to remember that your money should be invested for the long term. Withdrawal before retirement at age 59½ or early retirement at age 55, carries with it a 10% penalty plus liability for income taxes (unless you need the money to pay medi-

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Answers to Your Money Questions

The following questions were submitted by students from colleges and universities last spring semester. If you have a question you'd like answered in a future issue, send it to:

Merrill Lynch, Pierce, Fenner & Smith Inc.
Emerging Investor Services
P.O. Box 9010
Princeton, NJ 08543-9010

1. How do you compute the Price-Earnings Ratio?

The Price-Earnings Ratio (P/E) is the price of a stock divided by its earnings per share. The P/E Ratio may either use the reported earnings from the latest year (called a "trailing P/E") or employ an analyst's forecast of the next year's earnings (called a "forward P/E"). The trailing P/E is listed along with a stock's price and trading activity in the daily newspapers. For instance, a stock selling for \$20.00 a share that earned \$1.00 last year has a trailing P/E of 20. If the same stock has projected earnings of \$2.00 next year, it will have a forward P/E of 10.

2. What are commodities?

They are bulk goods such as grains, metals or foods, contracts for the delivery of which are traded on a commodities exchange or on the spot (cash) market.

3. What is the spot market?

It is a commodities market in which goods are sold for cash and delivered immediately. Trades that take place in futures contracts expiring in the current month are also called spot market trades. The spot market tends to be conducted Over-The-Counter; that is, through telephone trading, rather than on the floor of an organized commodity exchange.

4. What are futures contracts?

With futures contracts, you agree to buy or sell (depending on the terms of the contract) a specific quantity and quality of a commodity at a predetermined price at a future date.

For example, if your contract is to buy three tons of sugar at \$20,000, you will make money if the price of sugar goes up between the time you purchase the contract and the expiration date. If the price of sugar falls, your contract will be worth less and you will have to sell it at a loss.

Futures trading offers the potential for huge profits as well as huge losses. In exchange for the high degree of leverage associated with futures trading, there is also a high degree of risk. Futures contracts are one of the few investments in which you can lose more than you invest, and should therefore be reserved for those investors with adequate financial resources and a sophisticated knowledge of these markets.

(Mutual Funds continued from page 2)

investors—and how much—can vary among different funds. This information must be disclosed in each fund's prospectus.

In addition, the distributor of a mutual fund can charge the fund annually for distribution expenses incurred, which come out of the fund's assets. These fees may be charged in addition to the sales charges described above.

Investors should also consider a mutual fund's ratio of operating expenses to average net assets, a very important statistic that you can find in the financial history section of the prospectus. Operating expenses include the cost of managing the fund, providing shareholder services and paying legal, custodial and accounting fees. You may want to compare the prospectuses of two funds with similar objectives that invest in the same types of securities to see how they measure up with regard to expenses. Over the long haul, shareholders may pay more for a fund with a modest sales load but a high-expense ratio than for a higher-load fund that has kept the lid on expenses.

While a prospectus—with all its fine print and legal jargon—can look like a pretty intimidating document, it is the best possible source of information for the "ins" and "outs" of investing in a particular mutual fund. So don't give up—your efforts spent with fund prospectuses are a solid investment in your own financial future.

The Right Information at the Right Time

Whether you are investing in the stock market or competing in the academic or business arena, having the right information and data is central to your success.

One of the most closely watched statistics in the financial world is company earnings (profit after all costs, expenses and taxes have been paid). Company earnings are important because they provide insight into a company's financial well being.

Earnings per share (EPS) are calculated by dividing the

company's total earnings by the average number of shares outstanding. For example, a company with earnings of \$250,000 and 50,000 shares outstanding has an EPS of \$5.

Earnings reports are announced quarterly. But even more importantly, they are projected weeks, months and years in advance by professional analysts. And these projections can affect the overall price of a stock over a period of time.

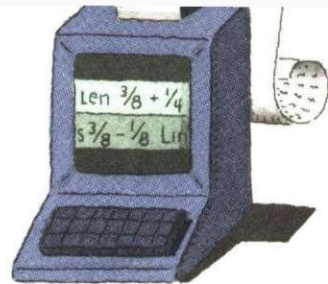
Although important earnings figures are announced daily in the financial pages of newspapers, space limitations

restrict coverage to the largest and most newsworthy companies. Dow Jones News/Retrieval® however, gives you access to detailed earnings information on more than 3,500 companies and 95 industries in Zacks Corporate Earnings Estimator (//EPS).

//EPS provides earnings-per-share projections on a quarterly, annual and annualized five-year basis. And estimates are based on a nation-wide poll of 2,800 securities analysts at 95 brokerage firms. It also offers you a summary of the week's

earnings highlights; a list of revised estimates taken from a survey of analysts' opinions over the last month; earnings surprises; analysts' buy/sell recommendations; and earnings projections and price/earnings ratios for 95 industries and the companies in each industry.

Earnings can reflect a company's financial health and prospects. And using //EPS on Dow Jones News/Retrieval lets you keep up with the vital statistics you need to make smarter investment decisions.



Merrill Lynch Collegiate Program H I G H L I G H T S

Merrill Lynch would like to take this opportunity to congratulate the winners of both the 1986-87 Collegiate Program MBA Portfolio Competition and the Financial Plan Competition. Last year's program involved 23 MBA schools and 66 undergraduate schools nationwide. The program, sponsored by Merrill Lynch and various business clubs, allows students to learn, apply and measure skills and knowledge about investing. The program consists of three activities: A mock stock market game, creating a financial plan and organizing a campus-wide symposium. Each school is then given the choice of selecting and producing two of the three activities.

■ As a participant in the MBA Portfolio Competition, each school is provided with a modified version of Dow Jones Market Manager Plus software and free use of the Dow Jones News/Retrieval® System. These materials assist in the tracking of each portfolio. Each school can create as many as 250 portfolios, with each portfolio beginning with a simulated \$100,000. The main objective is to create the richest portfolio by actively participating in the stock market.

The top three (after-tax value) Portfolio winners of the 1986-87 MBA Portfolio Competition are:

1st Place	Emory University	\$3,504,489.52	\$1,000 Prize
2nd Place	Stanford University	\$ 739,459.92	\$ 500 Prize
3rd Place	University of Chicago	\$ 258,993.41	\$ 250 Prize

■ For the Financial Planning activity, every school receives a case study outlining a particular family's current financial status, with specific investment objectives to be met for the future. Each school also receives various educational materials ("How to Read a Financial Report," "Catalog of Investments" and "Credit Management Guidelines"), compliments of Merrill Lynch. The most complete and realistic plan wins.

The top three Financial Plan winners of the 1986-87 Collegiate Program are:

1st Place	Cornell University	\$1,000 Prize
2nd Place	Michigan State University	\$ 500 Prize
3rd Place	Northwestern University	\$ 250 Prize

As this 1987-88 academic year begins (the third year Merrill Lynch is sponsoring its Collegiate Program), over 200 schools are being invited to participate. So, as the level of competition increases, LET THE CHALLENGE BEGIN.

Making the Final Decision

After you've defined your investment objectives and reviewed a number of prospectuses, it's time to make your investment decisions. Whichever way your research has led you, whether to an aggressive growth fund or to a more conservative money market fund, or to something in between, you will have discovered that mutual funds provide a solid starting point for launching a career in investing.

(Help you Invest... continued from page 3)

cal expenses that would otherwise be deductible). There are provisions for accessing the money if you can establish "hardship," but you are still liable for the penalty and taxes. Note, if you change jobs, you have 60 days after distribution from 401(k) in which to invest the money in another retirement plan or IRA.

Employee stock purchase plans and 401(k)s are just two employee benefits you may find at the office—your employer may offer others. Because employer-sponsored investment programs offer many benefits, including the possibility of matching funds, be sure to ask about them—at the latest when you begin a new job.

Join us!

■ As a part of our Collegiate Program, Merrill Lynch is sponsoring the following sports events. If you're in the area, come out and join us.

ECAC Golf Championships
Shawnee, PA
October 17-18, 1987

National Intercollegiate Squash Championships
Men—Williams College
Women—Dartmouth College
March 4, 5, 6, 1988

Bermuda Fun Run
Every Tuesday in March, 1988

All-Star Soccer Team Bermuda Matches
March 29 and 31, 1988

What's Your Sense?

■ We'd like your comments and suggestions on *Sense*. Let us know what you think and what types of features you'd like to see in future issues. This publication is for you. Make it worth your reading. Write to the following address:

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